

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Date received	Product	Sub-product
03/24/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Issue	Sub-issue
Can't stop charges to bank account	Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consumer complaint narrative

I took out a Loan from Cash Central XXXX, Al for {\$300.00} sense that time I lost my job and also my medications went through the roof so I was unable to pay the Loan back. Every sense that time I have been receiving phone calls everyday. Not a day pass they are calling me and they always call from a different number so I never know who it is calling. They have caused me to pay out so much money at my Bank, at the time my Bank was XXXX XXXX in XXXX, Al. They have caused me to pay out hundreds of dollars in overdraft fees, money that I could have paid them with but they would not stop trying to debit my account. They call every day starting at around XXXX I am telling them the same thing each time they call me that I do not have any money to pay them now if I did have the money I would pay them each month until I paid them up but until my income increase I am not able to pay them. I am on a fix income and I can not pay them now and I can not tell you when I can pay because I do n't know my self. I am so tired of the harassing phone calls I am on XXXX and XXXX and every day it gets worse and worse and I ca n't keep putting up with them calling every day like this it works on my nerves and it up sets me really bad. I told XXXX people that call me that I would try to pay something next month and she screamed at me and said next month, why next month? I told her I had to see how my bills would run and I could not give her and amount so to how much I can pay. I know even if I could pay them it would not be more than {\$4.00} or {\$5.00} dollars if that much. They just keep calling and calling every day. They have been doing this for the pass 6 or 7 months and I ca n't take it any longer. My nerves are to bad and they runs my XXXX XXXX up by calling every day. If they were to slow down the calls except to may be once a month then

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company public response

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company	State	ZIP code	Submitted via	Tags
Community Choice Financial, Inc.	AL	351XX	Web	Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consumer consent provided?	Date sent to company	Company response to consumer	Timely response?	Consumer disputed?
Consent provided	03/24/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Complaint ID

1299258

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/24/2015

Payday loan

Payday loan

03/19/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

that would be helpful a little but I still do n't know if I would have any money to pay them even then. I can try if I have any money left but I seriously doubt it not right now until my bills comes down. I am paying high bills right now and it is taking all of my money to just keep my house going so that I can have some where to live. It 's not that I do n't want to pay them but I do not have the money now. They ruined my Bank account and I had to close it because of all the over draft fees the Bank was charging me. Each day they sent the debit through for the {\$300.00} and some dollars and every day the Bank charged me {\$38.00} per transaction, I paid out a lot of money to the Bank for these transactions, money they could have had if they would not have kept trying to debit my account. I am so tired of this and I do n't know nothing else to do except not answer the phone but If I did that I could miss important phone calls from other people I need to talk to. I am just tired of the harassing phone calls. This is not good for my illness. Regardless of what I say to them they still call every day. I just want the calls to stop. I will pay something when ever I can.

I received a call from a woman stating that they have a " pending claim " against my XXXX checking account ; some sort of " bad checking ". No name of the lender or anything is given. She states that I have some charges pending against me as to what they do not give. These people have called my dad as well as my sister under the business name of Integrated Services at XXXX. I looked up this number on another web source and other consumers have had the same issues with these people ; they harass, can be rude, and have multiple numbers in which they have used. I believe they are attempting to fraudulently collect monies from me and/or my bank through old payday loan information they obtained.

I KEEP RECEIVING PHONE CALLS FROM NORTHEAST RECEIVABLES MANAGEMENT LLC. I NEVER RECEIVED ANYTHING IN THE MAIL OR ANY PAPERWORK VALIDATING THIS DEBT. THEY ARE CALLING MY JOB AND

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Integrated Recovery Services

CA

957XX

Web

Northeast Receivables Management, LLC

SC

297XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/30/2015	Closed with explanation	No	Yes
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Consent provided	03/25/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1299120

1292234

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



03/24/2015

Payday loan

Payday loan

03/30/2015

Payday loan

Payday loan

03/30/2015

Payday loan

Payday loan

03/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

MY RELATIVES TELLING THEM I OWE THEM MONEY. TO BE HONEST IM NOT EVEN SURE WHAT THIS IS FOR. I HAVE MAILED A CEASE AND DESIST LETTER TO THEM AT XXXX XXXX XXXX XXXX XXXX, XXXX NY XXXX

I have received multiple messages from " XXXX XXXX ", Process Server, stating that they have a certified notice of intent to serve papers on an outstanding debit. I know this is bogus because I do n't have any of these. He stated he will be at my home between XXXX-XXXX tomorrow so have ID on hand, put up dogs and remove guns from premises. I spoke with the police department on this.. they confirmed it was a money scam on a former pay day loan, and the phone numbers were from burner cells. Same person has called back using name " XXXX XXXX " XXXX Now we have a XXXX XXXX who is also XXXX XXXX and XXXX XXXX XXXX

Calls are coming from the following numbers : XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, XXXX have written transcripts and phone calls if desired.

I borrowed {\$700.00} and am attempting to make arrangement with the lender. However the lender insists on charging me 400 % interest and applying all payments to interest first. This is completely usurious and unconchionable. The contract should be void as a matter of public policy.

I have paid this debt 2 times and sent several collection agency proof of paid but I still get letters every year.

i applied for a loan in 2011 and due to my credit i was denied a loan. i am now receiving phone calls from a mediation services scompany telling me that i had money deposited to my bank account which was not open during the time they claimed they deposited money and asking me to pay them XXXX dollars for the charge to be filled. I requested the company 's address and information and they hung up on me various time.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

Company believes complaint caused principally by actions of third party outside the control or direction of the company

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

The Regional Adjustment Bureau, Incorporated

NC

274XX

Web

Speedy Cash Holdings

KS

666XX

Web

ACE Cash Express Inc.

CO

802XX

Web

FASTBUCKS HOLDING CORPORATION

CA

913XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/16/2015	Closed with explanation	Yes	No
Consent provided	03/30/2015	Closed with explanation	Yes	No
Consent provided	05/06/2015	Closed with explanation	Yes	No
Consent provided	03/30/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

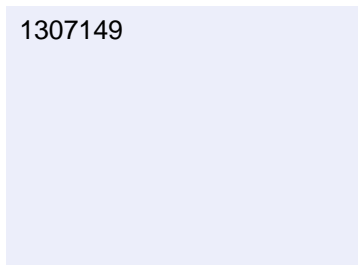


1297303



1306587

1306927



1307149

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/25/2015	Payday loan	Payday loan
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03/31/2015	Payday loan	Payday loan
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04/04/2015	Payday loan	Payday loan
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03/31/2015	Payday loan	Payday loan
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03/21/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I borrowed {\$10000.00} on XXXX XXXX, 2013 from Western Sky Financial. They then charged a {\$75.00} doc fee out of the loan amount. Then I made payments of {\$740.00} for 15 months and borrowed money from my mother to payoff the loan, the payoff was {\$10000.00}. I made XXXX payments and the payoff was still more than the original loan. The interest was 89.68 % if the loan had been paid in full the total amount would have been {\$62000.00}. I was just informed that Western Sky has been sued for this exact type of loan in multiple states claiming the interest rates far exceed many state and federal interest rates.

I received a payday loan in 2013circumstance caused me to default on the loan. I employed a service to set up arrangements to pay the debt. The payday loan company would not respond to requests to verify the loan and set up payment arrangements. The debt has been sold to a collection agency who has increased the amount of the loan by an additional {\$500.00} and is threatening to take me to court.

Borrowed {\$300.00}. And had a 100 dollar fee. Then a 55 dollar fee then the day it was due they added another fee of 55 dollars! I ended up paying 500 dollars for a 300 dollar loan! Somebody ripped me off! Thanks!

Was given a loan by mobiloans.com. This place is COMPLETE SCAM and I pray no one else borrows money from them. They allowed me to get {\$1000.00} and told me I 'd only have to pay {\$1100.00} back. That occurred in XXXX XXXX, safe to say it is XXXX XXXX, XXXX and I AM STILL PAYING! So I decided to pay the remainder balance in full to avoid them EVER again in LIFE! I would love to know how much I have paid them but I do not want to because I KNOW I WILL BE EVEN MORE LIVID THEN I AM NOW!

*Mobiloans.com

I hired a company to deal with Cash Express in XXXX TN but the manager of the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services

MT

593XX

Web

Community Choice Financial, Inc.

OH

441XX

Web

Older American

Check First Inc

VA

243XX

Web

Mobiloads, LLC

FL

323XX

Web

Cash Express, LLC

TN

377XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/25/2015	Closed with explanation	Yes	No
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Consent provided	05/28/2015	Closed with explanation	Yes	No
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Consent provided	04/23/2015	Closed with monetary relief	Yes	No
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Consent provided	03/31/2015	Untimely response	No	
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Consent provided	03/21/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1300848

1308283

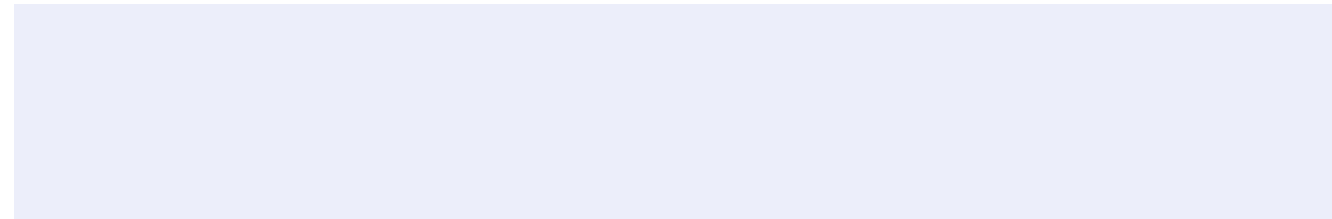
1316017

1309121

1294754

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



03/23/2015

Payday loan

Payday loan



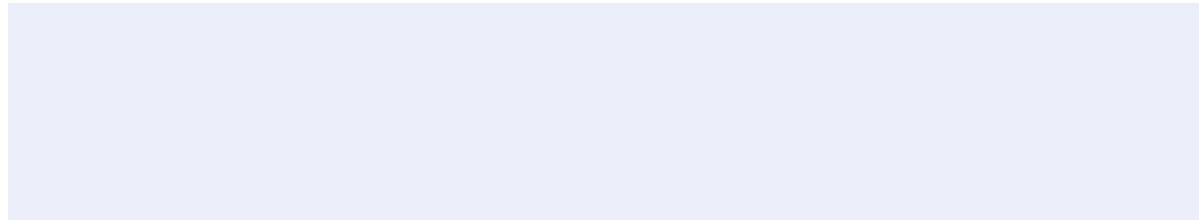
03/27/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

store has written me a letter threatening civil action. Their corporate office sends letters like XXXX or XXXX at a time. The company I hired said they have contacted them but they do n't let up. Address : XXXX XXXX XXXX XXXX, XXXX, TN XXXX : (XXXX) XXXX This is their corporate headquarters. I am on XXXX and I could no longer afford the outrageous fees they were charging.

I revoked my ACH authorization because this company is charging me fees ({\$250.00}) biweekly which they did not disclose to me, and are misrepresenting their interest rate. They showed me a contract with significantly different terms on it and then claimed that I signed a contract with entirely different terms. They refuse to provide me with a copy of this contract, never gave me a written copy of this contract as promised and refuse to disclose a breakdown of how much they claim I owe or of my payment history etc.

I want to pay the amount that I borrowed MINUS fees & grossly misrepresented interest charges. I am willing to pursue this legally if the company will not accept this as settlement for this loan.

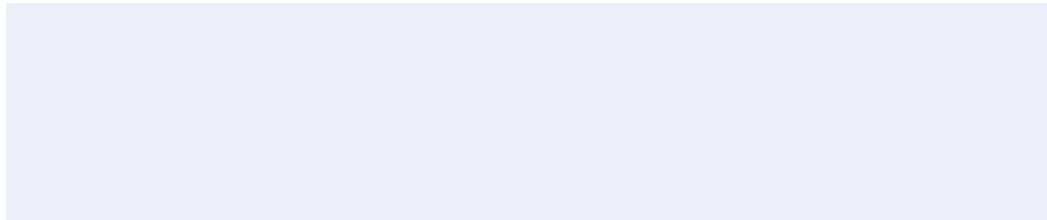
I ask that this company NOT CONTACT MY EMPLOYER, REFERENCES, etc BUT THEY HAVE AND WILL NOT STOP.

XXXX Associates called me and stated that I owed a bank I no longer have an account with ; they stated that I would be served a summons. I contacted the creditor and they have no record of an outstanding balance owed to them. I informed this business when they called that according to federal law that they are supposed to mail me a letter withing 5 days and included in that letter they are to state that I have 30 days to dispute which is in accordance of the FDCPA.

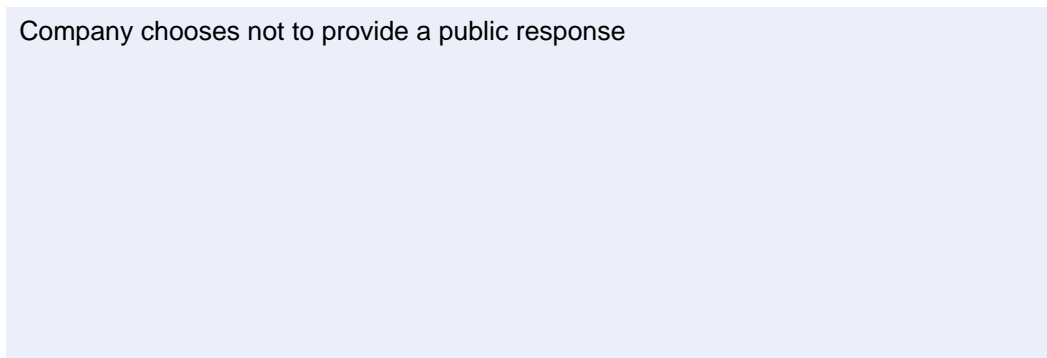
I further told them that they are no longer allowed to call my home, cell or work

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



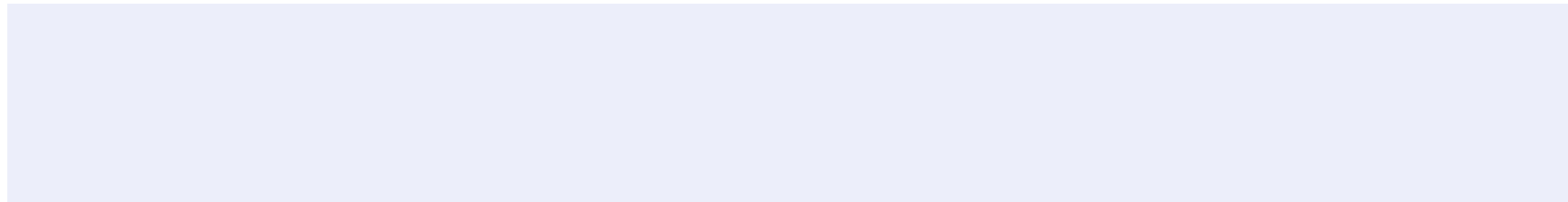
Company disputes the facts presented in the complaint



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



National Cash Lenders, LLC

RI

028XX

Web

Regions Financial Corporation

TN

370XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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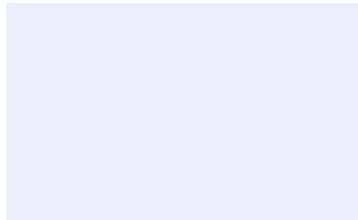
Consent provided	04/23/2015	Closed	Yes	No
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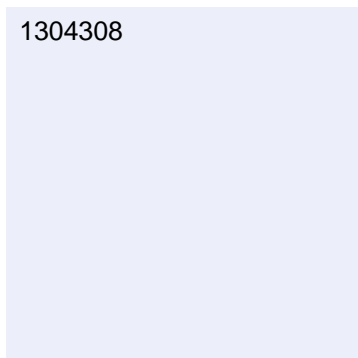
Consent provided	04/01/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1297064



1304308

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/07/2015	Payday loan	Payday loan
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04/02/2015	Payday loan	Payday loan
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04/17/2015	Payday loan	Payday loan
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04/02/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

until I receive from them the letter.

payday loan company offered a loan called really early scam they want {\$110.00} up front.

E LoanELoan.XXXX

I'm assuming this is for a payday loan based on internet searches of the number. They continually call me at work though I've not taken a loan. They say I'm going to be served at work or home. Sometimes they call from an XXXX number or XXXX. Other times it's a private or incoming number.

I took a {\$500.00} personal loan with a company called Insta Loan. I've made payments of {\$120.00} per month for over 4 months to Insta loan which mean i covered more than the loan amount. Each time i meet with them at the office to make a payment they told me they were updating my information, which false. It was false because i recently found out that they were reapplying for a loan each time i made a payment. When i looked at my balance it never decreased it only increased each time i made a payment. Then i checked my credit report and they applied XXXX loans of {\$600.00} on my credit. I spoke to a man named XXXX in the office and he told me that these kinds of loans are not set up for you to get out of, and that i'll be making endless payments for years.

I was in a bind and took out a loan with CastlePayday.com, which is actually Red Rock Tribal lending. When I applied someone called me immediately and rushed me through the process of the loan. After reading some things about this company online i realizedOh no, i better go print my papers. I log into my account online and it reads loan amount {\$800.00}, Finance Charge {\$280.00}, pay off balance {\$1000.00}. I print the contract and it says finance charge of {\$6000.00} and annual percentage rate of 787.4136 %, total pay off {\$6800.00}. HOW IN THE WORLD. So I immediately contact the company and revoke my ACH and they tell me that they will now remotely-create a check and send it to my bank for payment

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Banco Popular North America

CA

927XX

Web

Solidus Group LLC.

WI

532XX

Web

TMX Finance LLC

GA

300XX

Web

Big Picture Loans, LLC

OK

746XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/09/2015	Closed with explanation	Yes	No
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Consent provided	04/06/2015	Closed with explanation	Yes	No
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Consent provided	04/21/2015	Closed with explanation	Yes	No
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Consent provided	04/07/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1319048

1313316

1334446

1313904

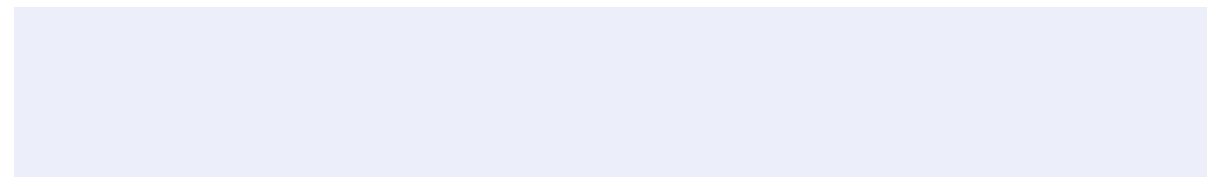
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/13/2015	Payday loan	Payday loan
05/01/2015	Payday loan	Payday loan
04/19/2015	Payday loan	Payday loan
04/22/2015	Payday loan	Payday loan

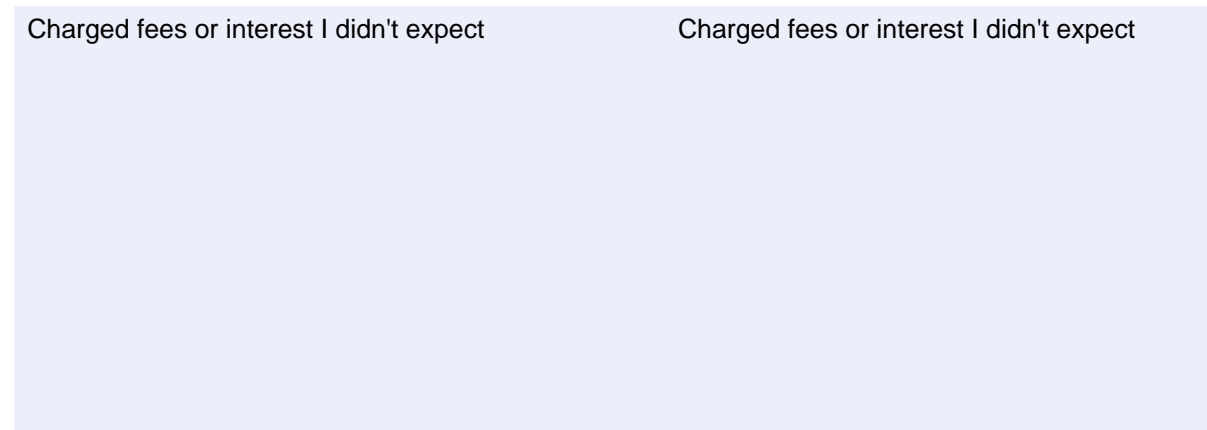
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

me that they will now remotely-create a check and send it to my bank for payment because i dont have the full {\$1000.00} to pay on payday. I dont know what to do. The contract states that this is a tribal loan and i have basically given up all my rights.

I entered a Debt Management Plan with XXXX for a Payday Loan obtained from XXXX XXXX XXXX. I signed the XXXX documents on XX/XX/2014. XXXX continued to debit from my bank account, so I called them on XXXX XXXX and asked them to stop charging me, since I was already paying on the DMP. I also called XXXX XXXX, and asked that any payments they try to take out be stopped. despite these attempts, they have debited me XXXX more times. I keep calling and being assured it will be taken care of, and it is not. I am paying this back to XXXX companies.

I did a payday loan through WhitePine Lending. I didnt know it wasnt legal in my state (NJ) nor did I expect it to cost as much as it did. I felt as if I was constantly paying and the debt was never cleared. Now I am getting phone calls at my job and they are telling me they will garnish my pay.

I also did a payday loan through XXXX. They are also calling my job now trying to do a settlement. I 've done a settlement before with XXXX (XXXX difference companies yes,) and I was scammed. I paid XXXX \$ and I still had a balance, and it was n't cleared from my name. I do n't know how I feel about doing a settlement. The man was rude

Trying to collect on a debt that I do n't recognize. Reason, I never opened up any accounts in XXXX. Will NOT give me any info, rather just selling this debit to other attorneys with amounts I have never heard of nor recognize.

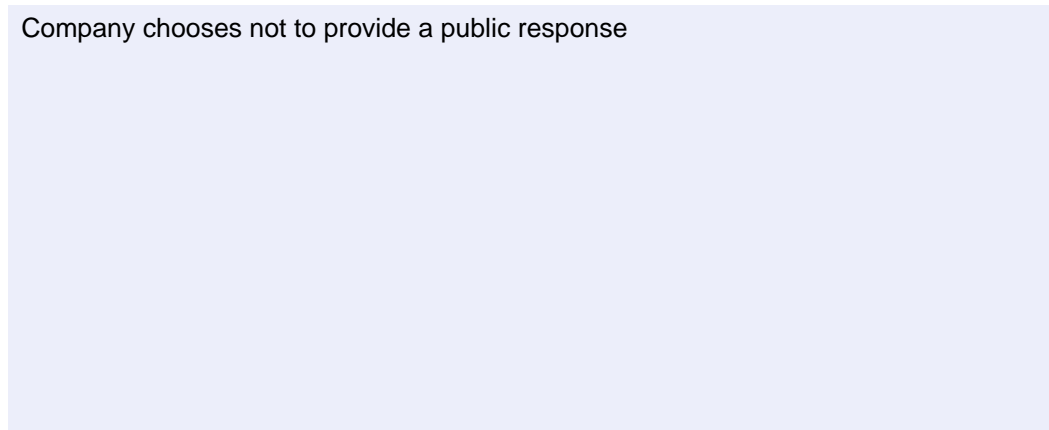
I draw a low goverment check each month. No goverment check can be touched by no one. Stop haraasing me.. Stop contacting my bank etc..

Payday Loan Complaints with Consumer Complaint Narratives

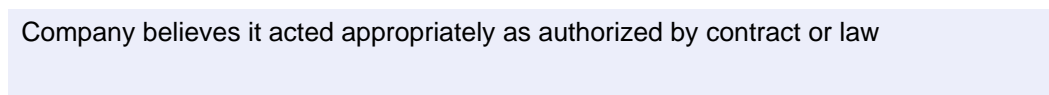
Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding



Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Platinum Finance Company, LLC	FL	334XX	Web
Sokaogon Finance, Inc.	NJ	076XX	Web
Blitt and Gaines, P.C.	IL	600XX	Web
Advance America, Cash Advance Centers, Inc.	AL	359XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

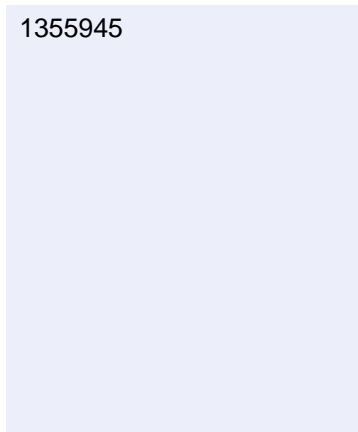
Consent provided	04/24/2015	Closed with explanation	Yes	No
Consent provided	05/11/2015	Closed with non-monetary relief	Yes	No
Consent provided	04/22/2015	Closed with explanation	Yes	No
Consent provided	04/22/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

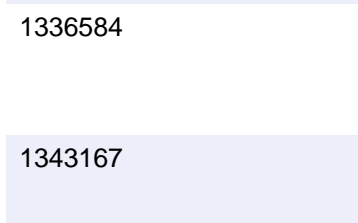
Based on Consumer Complaints



1326621



1355945



1336584



1343167

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/28/2015

Payday loan

Payday loan

04/23/2015

Payday loan

Payday loan

04/28/2015

Payday loan

Payday loan

04/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

On XXXX XXXX, 2015 I initiated an online payday loan with Mobiloans LLC. Initial spoke to a representative and was assured they were in compliance with Oklahoma State Law and Federal Regulations. After never receiving proper loan document and further investigation, I am be charged fees in excess of allowable interest (in excess 600 %) - They have also changed my payment terms to from monthly to bi-monthly by means of ACH without my consent. If you attempt to resolve via telephone - the representative becomes beligerant and threat of vioaltions regarding siesure of bank accounts or imprisonment. These folks claim XXXX, however, finding your investgation against them, they are not excused from federal regualtion.

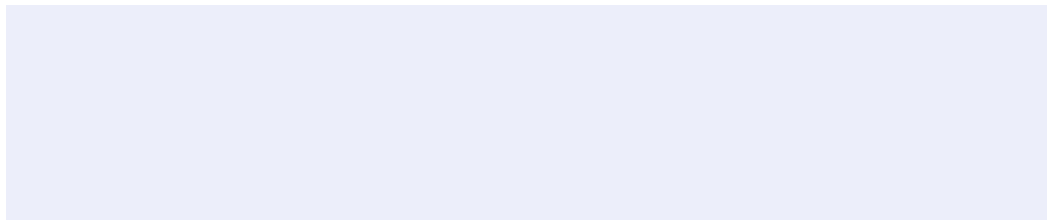
It was {\$350.00} when I borrowed {\$300.00} for a payday loan and I also have a XXXX title loan from the same place for XXXX

I received a payday loan and it was well above what I was expecting after talking to the lender Arrowhead Advance, I also told them not to take anymore money out of my account since the loan plus addition interest was paid and If I do owe them more money I do n't want them taking it out of my account I will settle with them but they refused. I bank with XXXX XXXX in Michigan

I defaulted on a payment arrangement that I had made with CashNet USA in XXXX. I called maybe in late XXXX XXXX to make new payment arrangements. I was told that since I defaulted on the previous payment arrangement, I could not make a new payment arrangement, but that I could make payments on my own. I mailed in payments around XXXX XXXX, XXXX XXXX and XXXX XXXX of XXXX in the amount of {\$50.00} each. On XXXX XXXX, XXXX, CashNet USA sent my account to collections. I would like to know why my account has been sent to collections if I was making payments. Also, in XXXX CashNet USA had made two withdrawals on the same day from my account without my permission and on a day that I had not authorized. I filed a claim with my bank to get the charges

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC

OK

730XX

Web

Speedy Cash Holdings

CA

917XX

Web

WLCC

MI

491XX

Web

Enova International, Inc.

MD

207XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/28/2015	Untimely response	No
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Consent provided	04/23/2015	Closed with explanation	Yes	No
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Consent provided	05/01/2015	Closed with monetary relief	Yes	No
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Consent provided	04/28/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1349953

1343738

1350428

1349775

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/20/2015	Payday loan	Payday loan
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05/05/2015	Payday loan	Payday loan
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04/29/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

reversed.

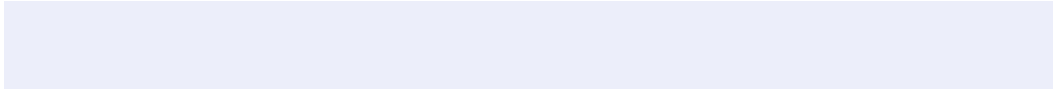
Someone keep calling me from XXXX,XXXX. Stating that they are going to serve me papers on my Job. They give them to the HR. I need XXXX forms of ID. That I was a person of Interest. His name was XXXX. File number Doc XXXX. I had a payday loan online 1 year ago ; but my Job filed Bankrutcy ; and closed. I told the company at that time. I called the numbers at XXXX and XXXX and it states if you have an existing loan or in collection that they no longer in business that they have not sold any information to a third party. But everyday I get phone calls from different numbers ; they have all my information. There has been phone calls from XXXX ; I google it. I talked to a Consumer Compaint they tell me it is a scam. I can not rest for these peoples. I had called number back XXXX the lady was rude saying that I have been sued that I need a Lawyer. I told them send it to me in writing ; they are saying they have it in the court. I stopped answering calls that I do not know. I let the social security peoples know about the scam.

The company Cash Central called me on XXXX/XXXX/15 at XXXX California XXXX. It is against policy that they call that early,.

I had a loan with Cash Net three years ago. My motherinlaw paid the loan in full to Cash net. For three weeks after, Cash Net continued to debit my account for the amount of the payments. Cash Net was contacted, sent copies of the cancelled check, but still refused to quit taking money from my account. I wrote them a letter and included a copy of the cancelled check and they then sent my account to XXXX collection agency. They called me today and their agent, XXXX XXXX, told me if I did not pay them XXXX right then, I would be arrested and could be detained for up to 60 days unless a judge allowed bail. They then said that they would settle for XXXX at XXXX. I tried to explain to them that the debt had been paid, proof had been sent to them, and the agent then said he was a mediator and not a collection agency, yet he refused to listen to what I had to say. I then paid

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

MNE Services, Inc	TX	770XX	Web	Older American
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Community Choice Financial, Inc.	CA	930XX	Web
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Enova International, Inc.	KS	660XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/20/2015	Closed with explanation	No	No
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Consent provided	05/05/2015	Closed with explanation	Yes	No
Consent provided	04/29/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1338227

1361136

1353082

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/19/2015

Payday loan

Payday loan

04/29/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

not a collection agency, yet he refused to listen to what I had to say. I then paid the {\$700.00} due to a fear of being arrested. I have proof of payment so now Cash Net has been paid XXXX times for the same debt. I then asked to speak to the supervisor, XXXX XXXX, who said she would look in to what the agent said but that if they debt had been paid, they would not have been contacting me. What are my options now for getting my money back and for being threatened with arrest and detainment since I have since found it was illegal for them to do and illegal for Cash Net to continue to harass me after I provided proof the debt was paid in full? Cash Net needs to be out of business!!

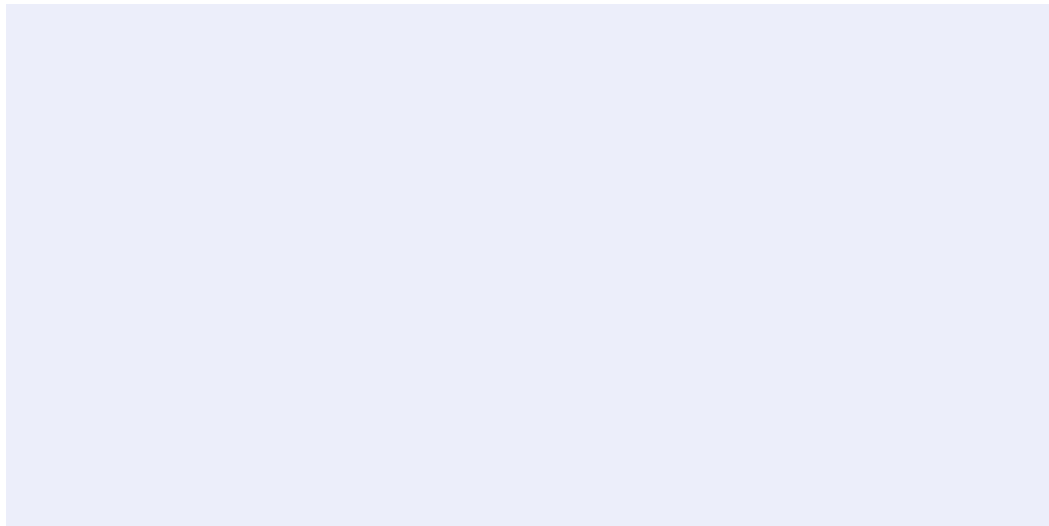
Harassing phone calls about a XXXX loan from 2008 that I never took out.

Threatening phone calls at work and on cell phone saying that I will be arrested and prosecuted, or worse. Will not give me address for a debt validation letter, nor a name for their company other than TAG (Titan Alliance Group). The call back number is XXXX. The sad thing is that my employer is a XXXX, and that still does n't stop the calls.

My name is XXXX XXXX and I have a complaint with Castle Pay Day. I received a loan from Castle Pay Day XX/XX/XXXX which stated I was to borrow {\$800.00} and a one time finance charge of {\$200.00} which I agree to pay which made the loan a total of {\$1000.00}. Castle Pay Day sends out text messages XXXX day in advance to my phone before taking money directly out of my checking account. I start making payments XX/XX/XXXX amount of {\$200.00}, next payment XXXX XXXX, {\$200.00} XX/XX/XXXX in the amount of {\$200.00} and XX/XX/XXXX for {\$200.00}. Castle Pay Day know says that I still owe them {\$1000.00} because I have not been calling them to verify that the money has been collected. Castle Pay Day did not before I receive the loan mention anything such words as to call before making a payment. Castle Pay Day sends out text messages before taking my money (" to reply or call if you have questions or wish to modify your pmt amt.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Premier Recovery Group

PA

152XX

Web

Big Picture Loans, LLC

CA

948XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/08/2015	Closed	No	No
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Consent provided	04/29/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

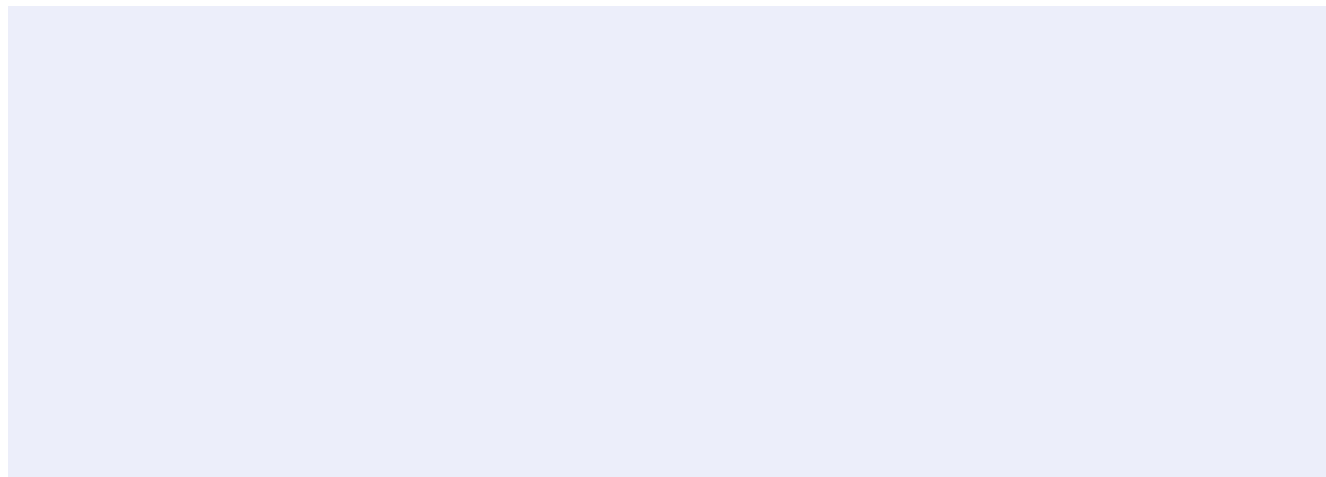
1382479

1353276



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/11/2015

Payday loan

Payday loan

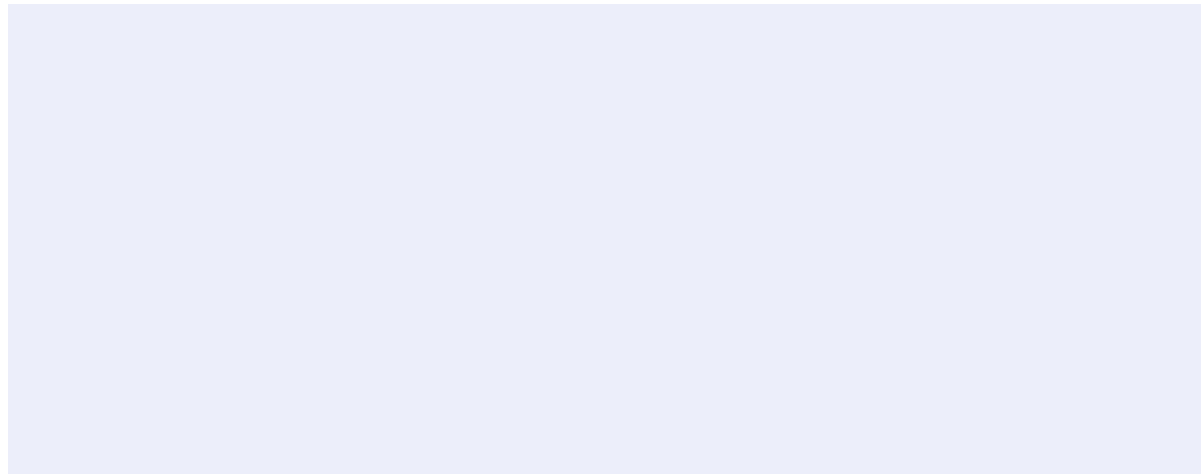
04/21/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

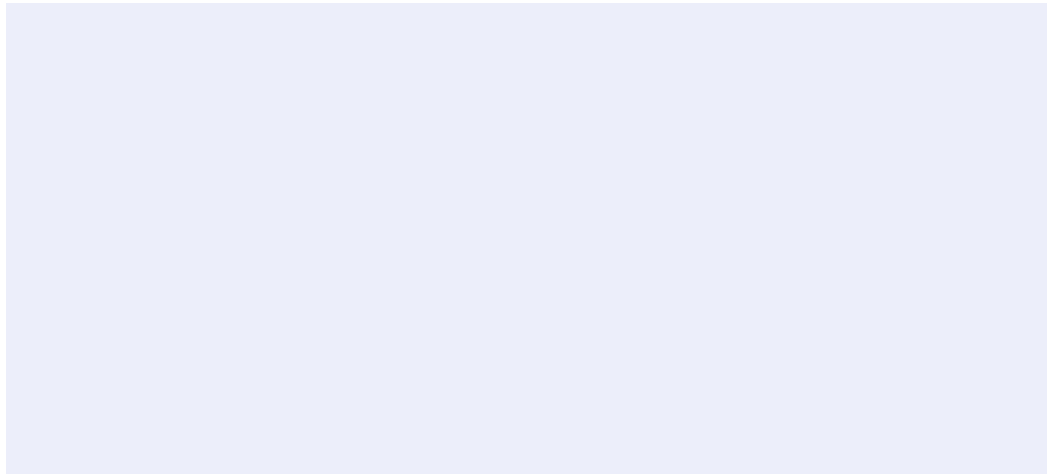
For Help reply HELP) ". And before they take your money Castle Pay Day sends out text message to inform you they have withdrawn money from my account. I have called Castle Pay Day several times (XXXX) to resolve the issue. I only want my money that Castle Pay Day took from my account to apply to the loan that was issued to me. Castle Pay Day says that the money that I already gave them was for finance fee, which I was told it would only be a XXXX of {\$200.00} for finance fee. I only work part time (XXXX hours wk). Please help me solve this matter. I do not want this on my credit report. In the mean time I have block Castle Pay Day fro taking money from my checking account, but I would like to pay the remainder of what I owe Castle pay Day which should be {\$200.00}. Thank You
Sincerely XXXX XXXX : XXXX : XXXX XXXX XXXX, XXXX, CA. XXXX

Hello, This loan I borrowed from XXXX Cash on XXXX/XXXX/15 and first pay due on XXXX/XXXX/15. Well the charges and fees if paid on XXXX/XXXX/15 would be {\$630.00} total due back. Below are all the payments I have made on the account totaling {\$800.00} : Paydates and amountsAmount Borrowed - \$ 500.00amount owed if paid in full by XXXX/XXXX/15 - \$ XXXX - XXXX - XXXX - XXXX - XXXX - XXXX - XXXX loan should be paid in full by now and should not still be making payments. But instead they are still stating that I owe and showing the total loan amt due back to them a little over XXXX thousand dollars. This is predatory lending at it 's best and should not be allowed.

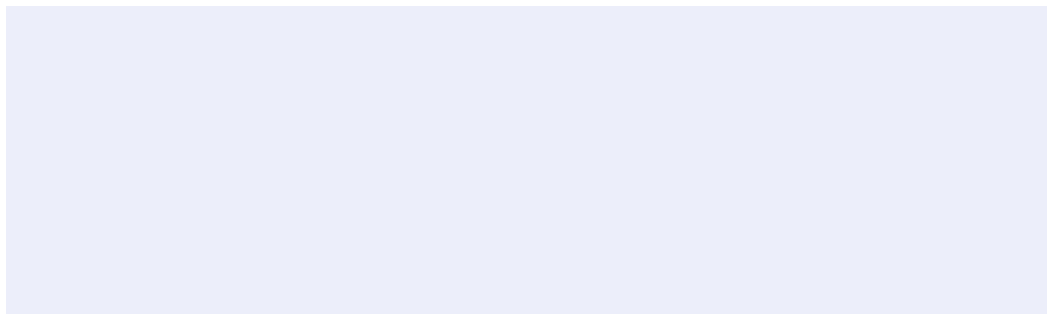
I received a payday loan and when working out payment they continually attempted to take funds from my account. When I hired a debt consolidation company to help Castlepayday would not speak to them and repeatedly called my work and family members, harassing them and cussing out the office manager at my office. They have called no less than XXXX times a day and have been very threatening to people at my office and family, I did not give them these numbers, they somehow acquired them without my knowledge and have harassed them all

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

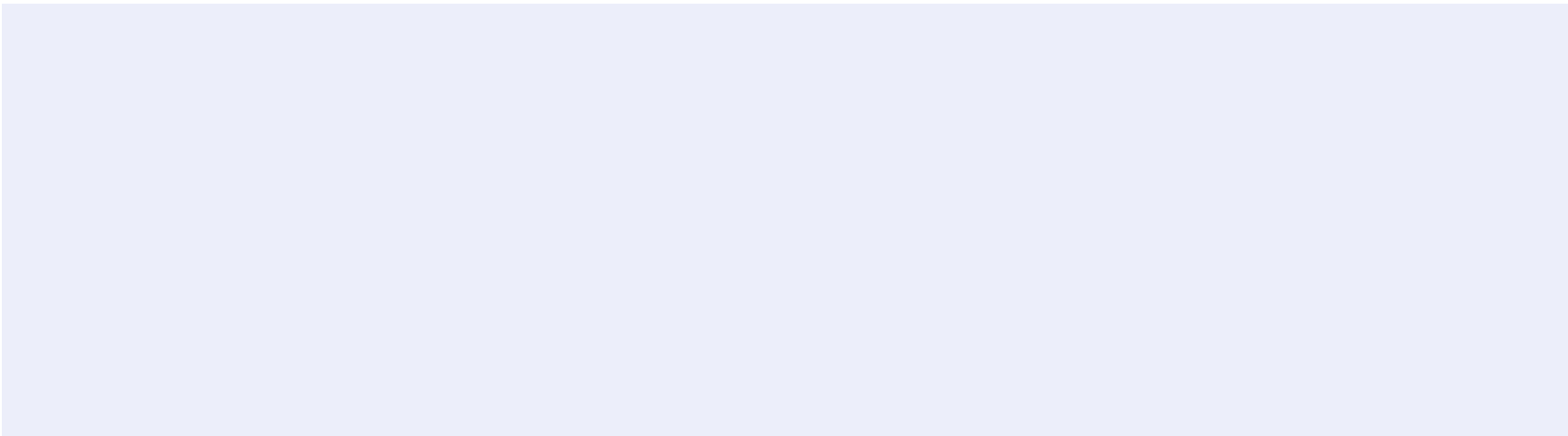


Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Green Trust Cash, LLC

GA

300XX

Web

Big Picture Loans, LLC

OK

740XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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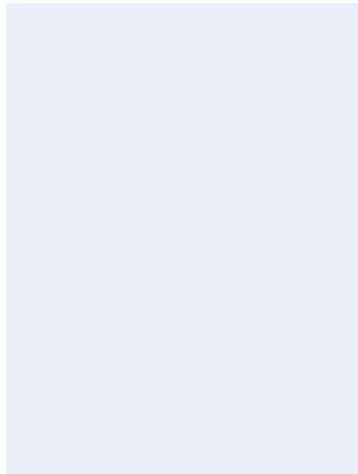
Consent provided	05/11/2015	Closed with explanation	Yes	No
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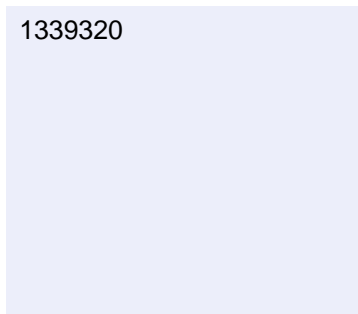
Consent provided	04/21/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1368821



1339320

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/25/2015

Payday loan

Payday loan

05/12/2015

Payday loan

Payday loan

05/14/2015

Payday loan

Payday loan

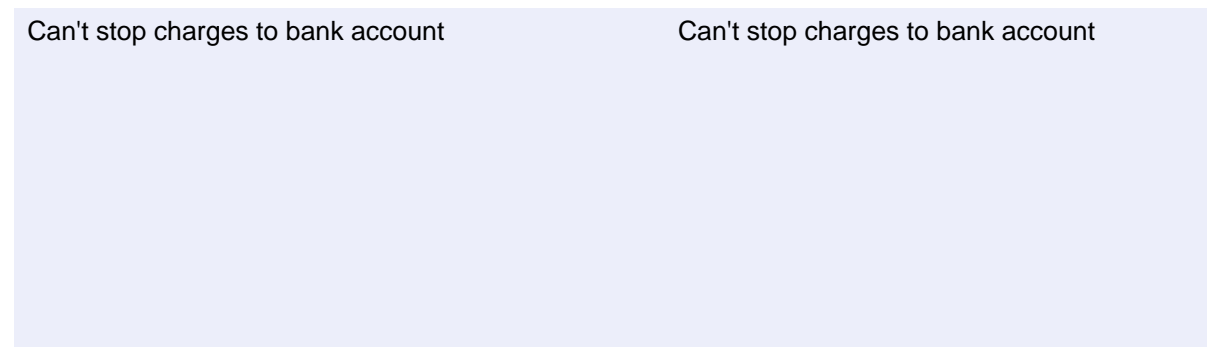
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for



Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

everyday even after I have asked them to stop.

I had a XXXX and all of sudden I notice my bank account was being credited {\$350.00} a mth. and I did n't what for. Did even realize this until this month they had been taking out this money since XXXX which I had the XXXX before XXXX and could n't even use a computer. I call my bank this morning and they give a telephone no. that is n't that companies no. I do go and line and try to call Castle Payday loans ca n't talk to anyone. They have taken out {\$1700.00} out of my account. I 'm elder and do n't deserve this. I need help.

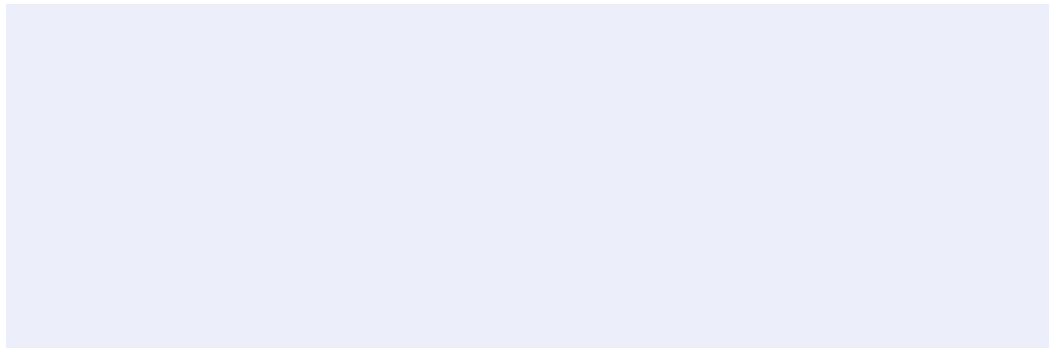
I received a payday loan from this company.I notified them more XXXX days in advance as they only require XXXX days notice by email and I also called.I asked to be set up on a lower payment of {\$50.00} because my hours at work were reduced dramatically and I also notified them that they did not have my authority to deduct any amount in any form from my checking account.I was denied and was told that my only option would be to pay it out. If I could do that, that would have been done.This company is going to deduct from my account without honoring my request.

I currently have XXXX {\$300.00} payday loans from XXXX different storefronts in my neighborhood : PLS, XXXX XXXX, XXXX XXXX XXXX and XXXX XXXX. I also borrowed an installment loan in the amount of {\$2600.00} from XXXX XXXX in XX/XX/XXXX. I am drowning in debt and I ca n't handle it anymore. I need some relief. This is very stressful and expensive.

I first started using payday loans about 6 or 7 years ago. My current situation of using multiple payday loans every two weeks started XX/XX/XXXX. My roommate moved out and I had to figure out how to cover all of my housing expenses on my own. At this point, I 've been churning XXXX payday loans every two weeks for over two years, and I 've paid an estimated {\$10000.00} in fees, at least. To make

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

KY

415XX

Web

Three B Financial, LLC

LA

701XX

Web

PLS GROUP, INC

CA

900XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/25/2015	Closed with explanation	Yes	No
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Consent provided	05/29/2015	Closed with explanation	Yes	No
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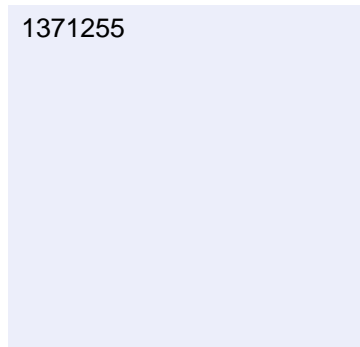
Consent provided	05/14/2015	Closed with non-monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1347258



1371255

1376491

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/20/2015

Payday loan

Payday loan

05/18/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

over two years, and I 've paid an estimated {\$10000.00} in fees, at least. To make matters worse, I 've been paying {\$140.00} every two weeks on a XXXX XXXX installment loan, and I 've already paid {\$2200.00} between XX/XX/XXXX and XX/XX/XXXX. But my total balance as of XXXX XXXX is still {\$2600.00}! How is this even possible?

On top of my outstanding payday and installment loans, I have a car note from my credit union that I pay {\$320.00} a month on, plus {\$180.00} in insurance. Plus, my rent is {\$1100.00} every month. After taxes, I only bring home about {\$1800.00} a month. So this is really hurting me and I 've reached my breaking point. I 'm really struggling to figure out a way to get out of all this expensive, cyclical debt. I do n't want to default on the loans, but at this point I 'm not seeing another alternative. I recently received XXXX utility disconnection notices from my gas, water and light companies. To make matters worse, I 'm also facing being laid off from work in the next few months.

I need help. I do not have the ability to repay all these loans. I recently found out that it 's against the law for lenders to extend multiple loans to a borrower with an outstanding loan. So legally I should n't have even been able to get XXXX payday loans plus an installment loan at once. Can the CFPB help me in any way?

Lender has contacted over XXXX times within a week, before loan is due. Request Cash U. S. A not to call home several time by mail, email, and fax. Our request was not honored. Abuse their right to collect. XXXX email and XXXX phone calls and the loan is not due until XXXX XXXX, 2015

XXXX XXXX XXXX Bank, Maryland ...

CASHNET Payday loan keeps deducting more then XXXX payment from my bank

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

TX

750XX

Web

Enova International, Inc.

MD

212XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/27/2015	Closed with explanation	Yes	No
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Consent provided	05/19/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1386276

1379838

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/21/2015

Payday loan

Payday loan

06/02/2015

Payday loan

Payday loan

05/13/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account!

I received a payday loan for XXXX dollars. I was not sent the contract terms, and I was n't called by a representative to explain the terms. It turned out that the repayment was on a schedule I could not keep up with, and when I asked the lender to adjust the schedule they refused, while informing me that there would be a XXXX dollar finance charge for each missed payment. For me, that meant that I would never be able to pay this loan off. Now I am receiving harassing phone calls at work from a representative who tells me that it will cost XXXX dollars to pay off this loan.

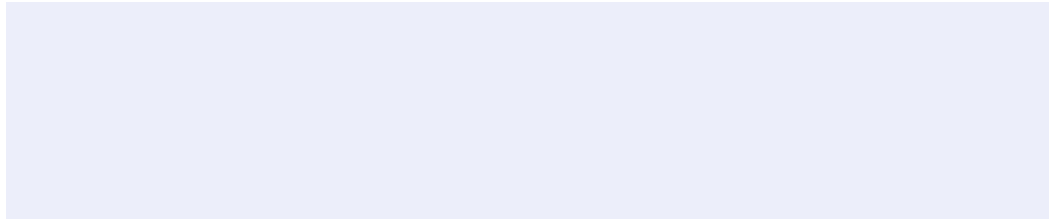
Received a random mailer with a check for {\$2000.00} that could be deposited with only a signature endorsement. Loan carried 29 % APR.

This is predatory lending at its finest. Exact quote from mailer, " So be good to yourself and take advantage of this offer. "

Application accepted on XXXX/XXXX/15 for {\$350.00} at \$ XXXX pay period. Because I 've had payday loans before, with NO problems, I did n't think anything of this one. I called today (XXXX/XXXX/15) to find out when my last pay date was because I figured it should be coming up pretty soon, and she said XXXX/XXXX/15, which was odd since it was opened in XXXX, I did n't think it should take 10 months to pay off {\$350.00}. I went online to look at the pay schedule and calculated how much I will have spent by XXXX/XXXX/15. On a {\$350.00} loan, I will have given this company {\$1600.00}. She said they tack on the finance charge on every payment if amount is n't paid off in full. I 'm in Florida and I checked the XXXX 's website and this company is n't listed as being licensed. Another thing is, they said it 's a tribal company so it does n't have to adhere to state laws. I 'm trying to get rid of my loans and had no idea this XXXX would be lingering on for such an ungodly amount. I 'm tempted to close my bank

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

OR

972XX

Web

Regional Management Corp.

TX

770XX

Web

Big Picture Loans, LLC

FL

335XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/21/2015	Closed with explanation	Yes	No
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Consent provided	06/04/2015	Closed with explanation	Yes	No
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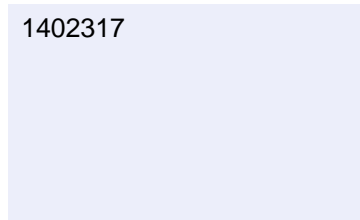
Consent provided	05/15/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1387074



1402317

1373808

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/18/2015

Payday loan

Payday loan

05/18/2015

Payday loan

Payday loan

06/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

would be lingering on for such an ungodly amount. I 'm tempted to close my bank account. I thought about paying more each pay period to pay down the loan but the more I think about it, and the more complaints I see about this company online, the more I 'm against doing that. My past payday loans were the same amount every payday with the last amount being the balance of whatever is left.

This issue is regarding a business check that I cashed at money mart XXXX California the XXXX store they charged me XXXX percent of XXXX \$ when they were only supposed to charge me 3 % they refuse to pay back the 7 % difference because I did n't catch the mistake before I left the store, the money was put on a XXXX visa card and XXXX \$ cash was given to. Me as well for cash back from purchase .i was supposed to have been contact by district manager on XXXX she failed I finally tracked her down around XXXX XXXX she said nothing she can do.my budget was going to allow me to by a used car with that portion of the cash now I ca n't and I need transportation please HELP!

I could n't find an option that best fit my complaint. I took out a cash net loan a few years ago paid it XXXX by now but the first time lost my letter which is my fault. I paid it XXXX XXXX of this year and had them email me a copy of my paid in full. The next day they tried to have me pay it again after harrasing me they got a paralegal involved and she resolved that it was paid and I did n't owe anymore which i have a voicemail proving that. A month later they called my father trying to get him to pay my already paid debt. I 'm XXXX years old and do n't need my father involved on my behalf. I called and resolved it with the paid in full letter. Today I recieved a call trying to get it paid again. This company is harrasing me even though my debt is paid off. Can you please help me?

During a financial emergency I sought a fast pay day loan online and received XXXX through a XXXX recommended partner called Speedy Cash. Tried to make on time payments and pay the loan off multiple times by online payment and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

DFC Global Corp	CA	953XX	Web
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Enova International, Inc.	OH	441XX	Web
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Speedy Cash Holdings	NM	871XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/18/2015	Closed with explanation	Yes	Yes
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Consent provided	05/19/2015	Closed with explanation	Yes	No
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Consent provided	06/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1380925

1381205

1402981

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/17/2015

Payday loan

Payday loan

05/23/2015

Payday loan

Payday loan

06/23/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

contacting them by phone. The website and the employees on the phone would inform me, every single time, that my card was declining. I called my bank they said there was enough money in my account, everything looked good on their end and that the card should not be declining. I continuously acquired the enormous interest fees even though I was actively trying to make payments. My balance kept rising, and they took payments out of my account at random times but they would only take the minimum amount so I would keep acquiring large interest fees. It was a long struggle to pay them off and to get them to stop taking payments whenever they wanted. I finally gave up and opened a new bank account. This loan will now likely reflect a negative credit record. It seemed very odd to me and I have determined that it might be a scam.

I would like to pay back my principal amount of {\$1000.00} but Castle PayDay will not allow me to repay.

I took out a payday loan with a company called CashNetUSA in XXXX. There address is XXXX XXXX XXXX XXXX XXXX XXXX, Ill XXXX. There telephone number is XXXX. This is an online lender.

During the time I took the loan, I had changed employment which has now affected my income and paydates. I am paid XXXX monthly. When I realized that I would not be able to pay the high interest to extend the loan for another XXXX weeks I emailed the company explaining my situation to and asked them to change the due date that I would be able to meet. The notification went nowhere with them and they have debited my checking account twice adding insufficient fees to my account.

They have called me and they just do n't listen. I have every in tention of paying them back but will never do business with this firm again.In my opinion these payday loans should be illegal.

did n't know that payday loans were prohibited in the state of GA and company did

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MA

019XX

Web

Enova International, Inc.

NV

891XX

Web

Older American

Green Trust Cash, LLC

GA

319XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/17/2015	Closed with explanation	Yes	No
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Consent provided	05/23/2015	Closed with explanation	Yes	No
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Consent provided	06/23/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1425001

1390114



1433921

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/23/2015

Payday loan

Payday loan

06/18/2015

Payday loan

Payday loan

06/15/2015

Payday loan

Payday loan

06/10/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

n't make me aware

Speedy Cash gave a loan to someone online using my name. They did not ask for any kind of ID and did no background check or they would have known that the social security numbers did not match. I called and complained after I received a bill from them. The woman informed me that they did n't need any Identification to give this loan because it was a low amount and the law in Texas allow 's it. So now my credit might be ruined or my identity compromised due to the way they do business. I let everyone I know know about this and of course XXXX of my friends are going thru the exact same thing at this very moment. This needs to be changed!

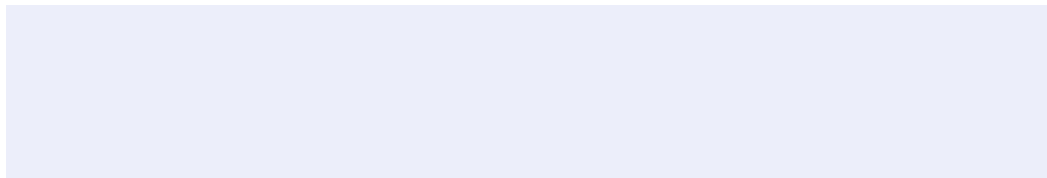
i had a loan at western finance in XXXX texas. they closed and sold my loan to sun loan without notifying me XXXX. i had no idea until i went and the building was empty. do i still owe this loan to the new creditor since i didnt sign papers with them or know they were taking over my loan?

I took out a loan with Westen Sky and it was immediately sold to XXXX XXXX and then ended up with Delbert Services. They never took out the payment on the date they stated. It always took longer and ended up costing me in overdraft fees, etc. I have been called by several companies claiming to collect for Western Sky and Delbert Services, etc. They all threaten and call friends and relatives with threatening tones.

I received harassing phone calls at work and on my personal cell phone from a third party debt collector calling themselves " City Management Group. " These people stated that I owed money for a payday loan from XXXX. This loan had already been paid off, but this third party debt collector was trying to get me to pay them for the debt again. My attorney sent the company a letter showing the debt had been paid. Their phone number is XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response

Company believes complaint represents an opportunity for improvement to better serve consumers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

TX

782XX

Web

Western-Shamrock Corporation

TX

750XX

Web

Delbert Services

OH

446XX

Web

Citi Management Group, LLC

LA

708XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/26/2015	Closed	Yes	Yes
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Consent provided	06/23/2015	Closed with explanation	Yes	Yes
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Consent provided	06/15/2015	Closed with explanation	Yes	No
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Consent provided	06/29/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1434140

1427419

1420870

1413980

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/15/2015

Payday loan

Payday loan

06/01/2015

Payday loan

Payday loan

06/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Middlegate Funding is such a rip off and I would n't suggest anyone go through them because of the pain, harassing you and your broker and saying that I am a thief for borrowing money. They are not registered with XXXX and am going to take action with the FTC. They act all nice and sincere when you first call them, then the moment they wire you the money for a transaction they start changing there ways and treat you like XXXX. Middlegate Funding owners are XXXX XXXX and a person named XXXX, they act like they have 50 people working for them but in all honesty it 's just them 2. They will have you convinced of an interest rate and then all of a sudden after receiving the money they will charge you more interest then indicated. Remember people are borrowing money for a reason, because of numerous financial reasons, so they know you do n't have the power to go after them. If you start negotiating a settlement they will say yes but then say now you owe me more for all other fees they make up. Bunch of scam artists and they claim they work with numerous real estate companies but in reality they have no one! We would love to have more complaints to file a class action lawsuit against them and get other stories from those that borrowed money from them at one pint or another or been through other horrible situations with Middlegate Funding. XXXX/XXXX/2015 received via mail a letter stating I am past due on a loan with Ace Cash express.

I have never had a loan or any other dealings with Ace Cash Express.

I called the number on the letter. Credit department acknowledged that it was a fraudulent loan. From what she told me this was an internet loan. An internet loan : Really. Hard working Americans ca n't get a mortgage and they send money without even knowing who they are giving the money to.

A outside collection agency told me to make a payment arrangement in order to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Middlegate Funding LLC

AZ

616XX

Web

ACE Cash Express Inc.

OH

440XX

Web

MNE Services, Inc

NJ

089XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/30/2015	Closed with explanation	Yes	No
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Consent provided	06/01/2015	Closed with explanation	Yes	No
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Consent provided	06/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

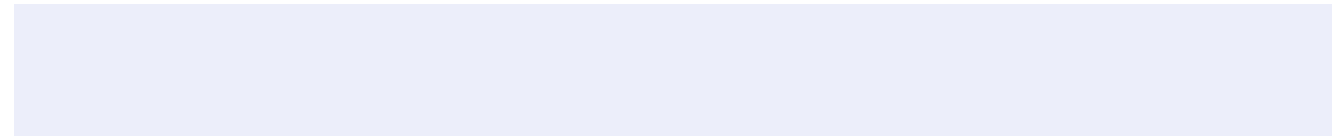
1421361

1400937

1401781

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



06/16/2015

Payday loan

Payday loan



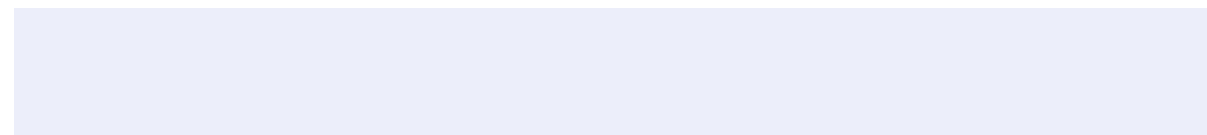
06/22/2015

Payday loan

Payday loan

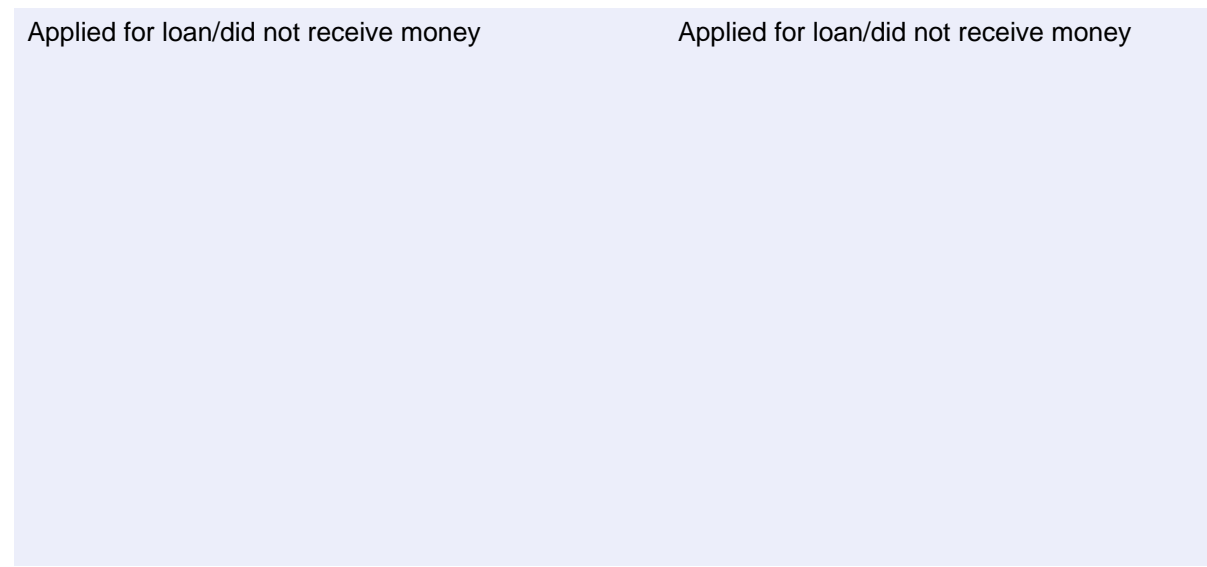
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

not be served at my job. The name of the collection agency was XXXX XXXX. Come to find out the payments that I sent were never credited to my payday loan. When I called the company they stopped answering.

I took out a loan for {\$490.00} for furniture. The advertising at the store said " 90 days same as cash financing. " Wrong!! They said it would be {\$550.00} over 90 days and they would charge me an extra {\$15.00} to make that XXXX even payments. When I asked how much it would be to pay in full that day (5 days later) I was told it would be {\$540.00}. Then I was told it would be {\$530.00}. Then after spending 45 minutes on the phone when them and exchanging many e-mails asking where these fees were coming from they had a " supervisor look into it " and I 'm now paying the original amount plus a {\$25.00} service fee. They have been deceptive from the start and just try to get as much money as possible out of people. Now that I 'm trying to pay it online (for an extra {\$10.00} charge) there are more issue and if I call to pay it there 's another {\$15.00} fee.

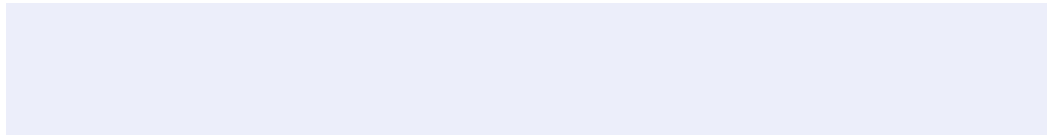
I went into Monetary Management of California, Inc. d/b/aMoney Mart for a loan. I asked how much I would owe on a loan of XXXX dollars. And the woman said I would have to apply. I filled out an application and gave it to her. She demanded my id, proof of income, bank statement and other proof. She took my picture, fingerprint, called my bank to verify my account was in good standing, and had me sign a bunch of paperwork. Then after all that she checked something on a computer she told me she could not loan me.

I asked why would she collect all my information and have me sign stuff as if I was going to get a loan. She said it was policy and that they get audited by the state. I asked for my check back and copies of my documents and she said no. Should n't they have told me no before all of that?

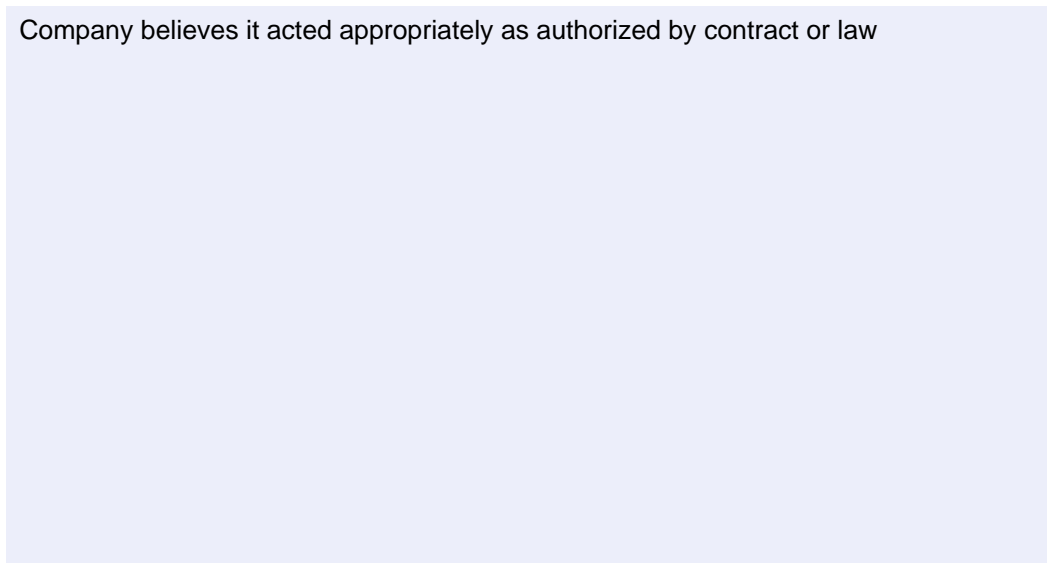
XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX, CA XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

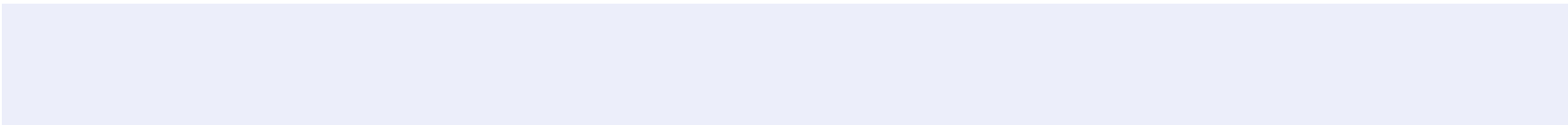


Company believes the complaint is the result of a misunderstanding



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Monterey Financial Services, Inc.

WA

982XX

Web

DFC Global Corp

CA

958XX

Web

Servicemember



Based on Consumer Complaints

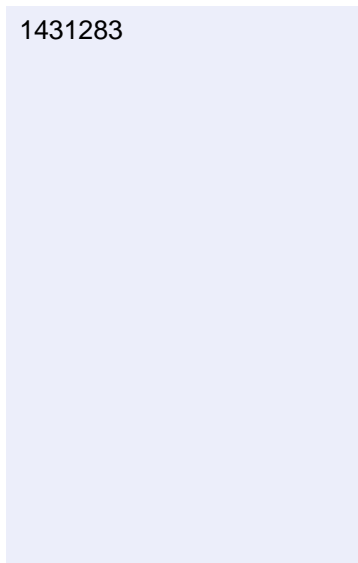
Consent provided	06/22/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1423418



1431283

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/30/2015

Payday loan

Payday loan

07/10/2015

Payday loan

Payday loan

06/23/2015

Payday loan

Payday loan

07/10/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

My Govt. check usually is deposited in my bank on the XXXX of each month. I was sent an e-mail stating that my check would not reach my bank until XXXX XXXX, I sent Spotloan a request to defer their debit payment from the XX/XX/XXXX to the XX/XX/XXXX (XXXX days) They responded that they would not be taking out my next payment and by deferring my payment would add {\$590.00} in interest to my account.

I am a XXXX person who has XXXX XXXX and unable to work. While waiting for XXXX XXXX to finish their case, I applied for a loan for {\$1000.00}. My received {\$540.00} from them and the letter I received stated I was severely past due. I spoke to their rep, told him once I receive my money I will pay them. I was a XXXX for XXXX years and is certified by the XXXX XXXX XXXX. I sent a certified letter to cease and desist today XXXX XXXX, I was informed payday loans are illegal in the XXXX XXXX Virginia. Please quote me if I am wrong. The bill I received is {\$1200.00} and did not receive half of that at all! I am quite upset with the system allowing these foreign scammers to continue to do this. Please help, I am in chronic pain daily. no income nothing. I looked at their web site and read all the scam they have done to people that are desperate.

Contacted check n go for information on a payday loan. Company is unwilling to provide daily interest rate or payoff amount on the loan. Talked to XXXX different departments about account information, they refused to provide any information other than the amount currently owed. Spoke with customer service, collections and a supervisor. All were unwilling to provide information on account. They refused to provide information until a payment was processed.

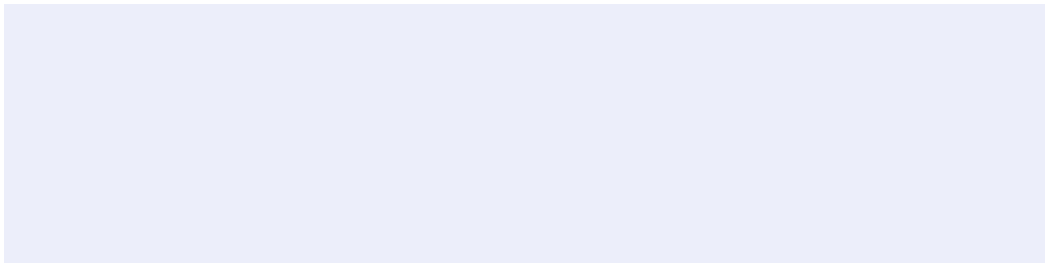
I requested and received a {\$400.00} payday loan from XXXX on XX/XX/XXXX. I lost my job on XX/XX/XXXX however I continued to make my payments of {\$71.00}, twice per month as agreed because I could not do more to pay off the loan. I did notify them and they would not work with me to reduce interest or to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company disputes the facts presented in the complaint



Company believes complaint represents an opportunity for improvement to better serve consumers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial	FL	322XX	Web	Older American
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Enova International, Inc.	VA	201XX	Web	
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CNG Financial Corporation	OH	436XX	Web	
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BlueChip Financial	CA	928XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/07/2015	Closed with explanation	Yes	No
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Consent provided	07/10/2015	Closed with explanation	Yes	No
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Consent provided	06/23/2015	Closed with explanation	Yes	No
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Consent provided	07/16/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1444373

1461251

1433624



1462212

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/26/2015

Payday loan

Payday loan

07/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

stop interest charges. Although they did not argue that I could not make a payment XX/XX/XXXX, they are now charging me approximately {\$130.00} per month with just a few dollars going toward the principal balance. I am still unemployed and not from a lack of diligently seeking employment. I have to borrow money to pay this loan! I have asked XXXX to work with me but they will not. To date, I have paid XXXX approximately {\$630.00} and they told me that they would be charging me {\$130.00} for another 8 months or so!

Contacting my job multiple calls. Multiple calls to my phone and leaving notes on my door, place of residence.

I found Castle Payday Loan with a search engine listed as " installment payday loans " and applied. I was contacted the same day by a " loan officer " and told for a {\$350.00} loan I would make 4 installments of XXXX ea, over a 60 day period. After making the first pymt I went online to check what the payoff balance was and it showed no difference to the original loan amt, and was now showing a XXXX payoff. I decided to wait a week to see if it was just a website error The next time I got online was 4 days before the next pymt was due and it was still showing the same payoff, so i looked at " schedule of pymts " tab, which BTW had NOT been an available tab option at the time of the loan. The schedule of pymts showed, 3 more pymts of XXXX and THEN ... another 15 pymts of slightly lower amts for a total of XXXX on a XXXX loan that was told to me to be 4 pymts of XXXX. There is no way I would have ever agreed to pay back XXXX dollars and the idea of paying for 18 mths on a XXXX loan at 788 % interest is criminal!

I wrote this letter to Castle Payday as per their website to rescind my approval for them to withdraw money from my bank acct. They have not responded.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Federal Cash Advance, LLC of Oklahoma	TX	760XX	Web	Service member
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Big Picture Loans, LLC	OR	973XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/26/2015	Closed with explanation	Yes	No
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Consent provided	07/01/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

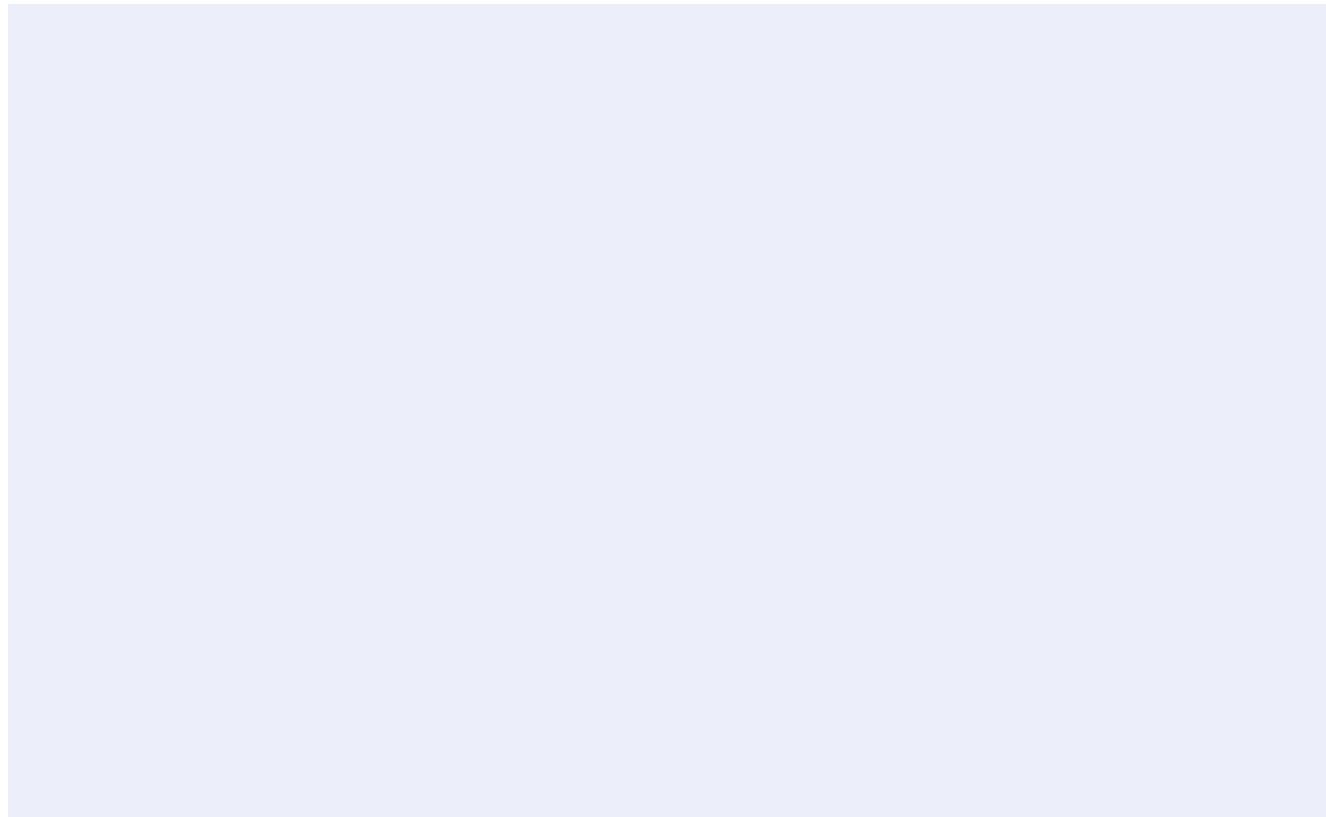
1440797

1448130



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



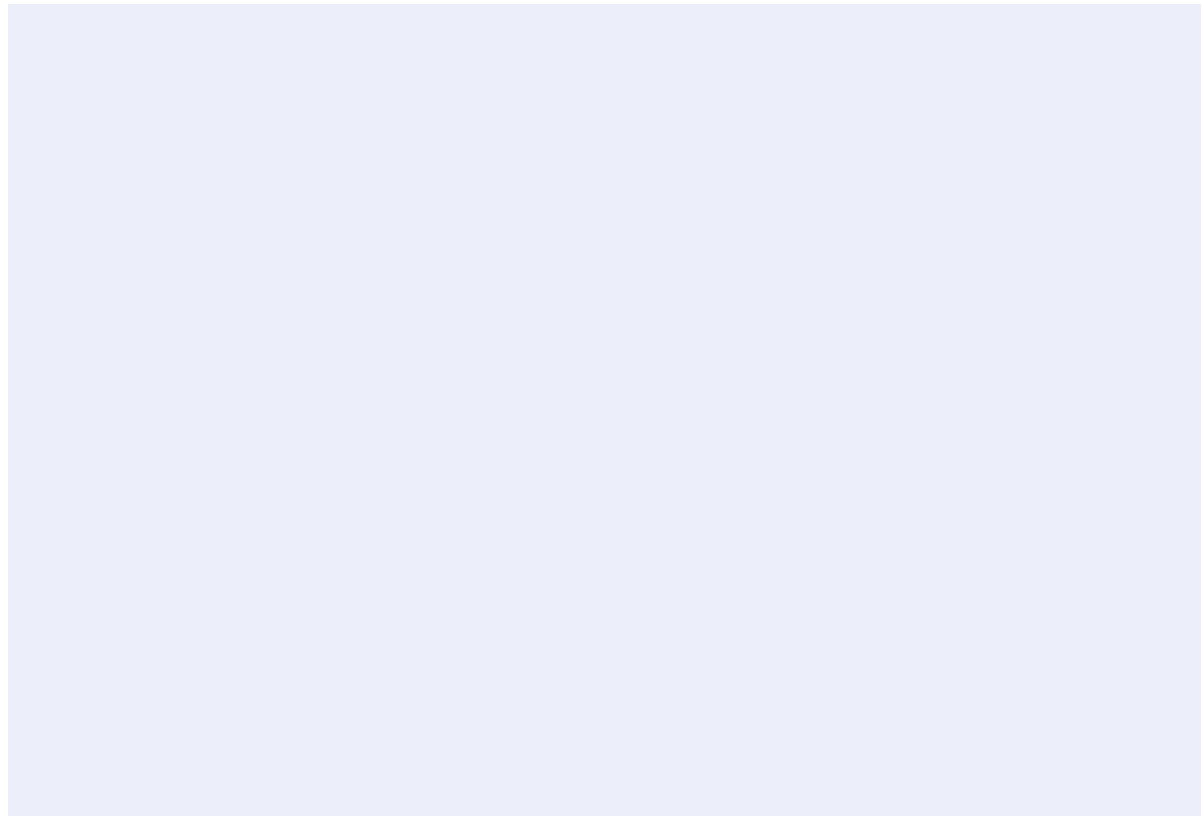
07/12/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Previous messageNext messageBack to messagesRescinding

ConsentRescinding ConsentXXXX XXXXXXXXXTo : XXXXXXXXXXTo whom it may concern, I attempted several times to reach you today to rescind my consent for ACH withdrawals from my account. After being on hold and told over and over, that it would only be another 35 seconds, I hung up and contacted my employee assistance program who put me in touch with a Predatory Lending Atty who advised me to notify you by email that I withdraw my consent and report your company to XXXX. I was told at the time the loan was taken out that i would have 4 TOTAL payments of XXXX on a {\$350.00} loan. When I checked the payoff yesterday, it showed a higher amount NOW due than when I took out the loan, after making one of the three reported payments. Your schedule of payments shows a ridiculous 18 payments for a total of {\$1600.00} on what was supposed to be a 60 day loan. I will not be paying this. I have reported you to XXXX and will follow all legal counsel should you attempt to collect on this. I will pay the original contracted amount of {\$490.00} minus the {\$120.00} already paid.

XXXX XXXX XXXXApplication # XXXXPlease advise if I have any other options.

XXXX

Hello. My name is XXXX. I took out a payday loan through a company called XXXX. I went through a company called XXXX XXXX to mediate a settlement and they took money out of my account for 7 months and it was to go into an escrow account. Needless to say I paid for services I never received and they are no longer in business. Long story short I took out a loan for {\$3400.00} on XXXX/XXXX/13 I mad a total of 12 payments for a total of {\$3200.00} and I tried to mediate a settlement through XXXX XXXX. Now I am being bombarded with phone calls from XXXX XXXX XXXX (XXXX) XXXX. The interest is extremely

Payday Loan Complaints with Consumer Complaint Narratives

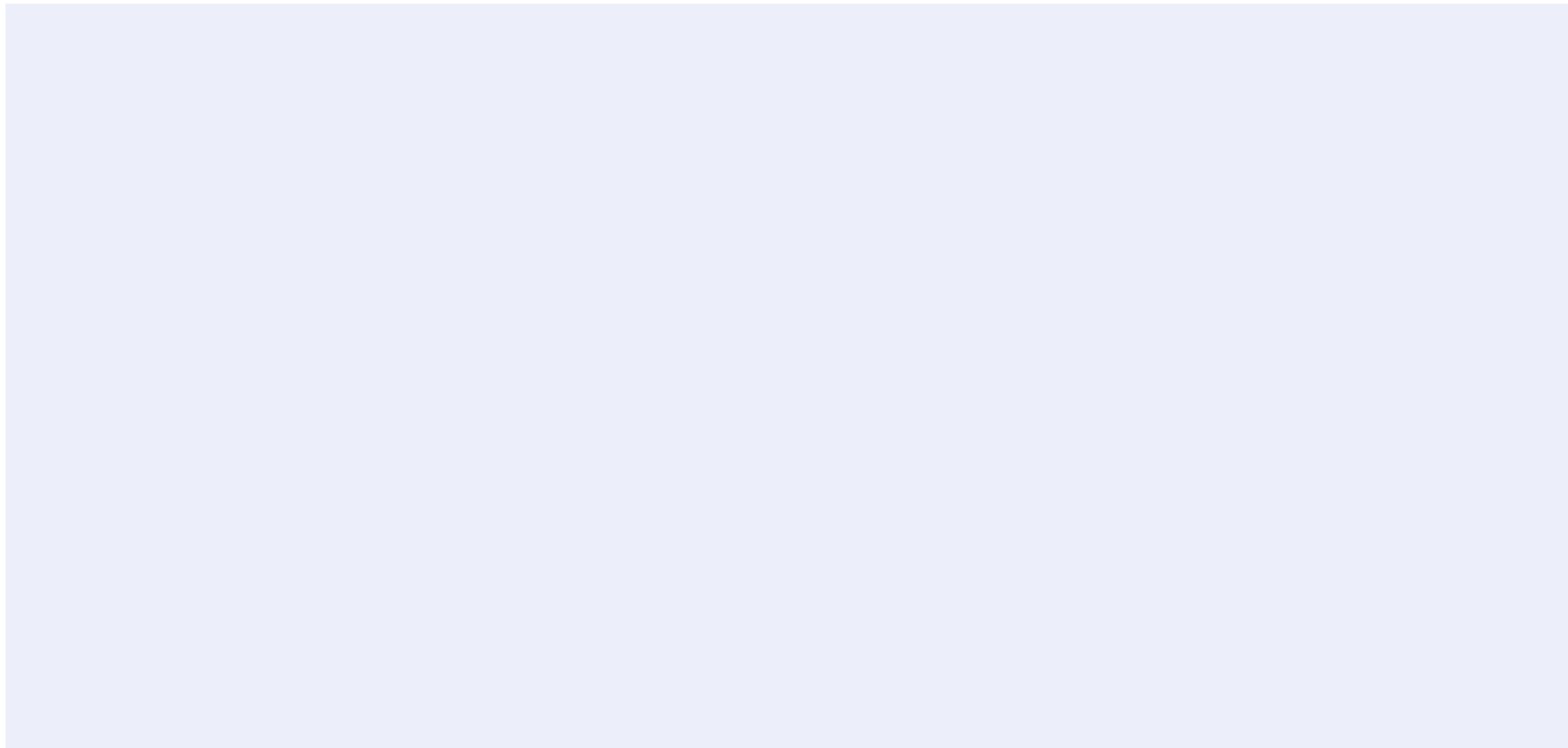
Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

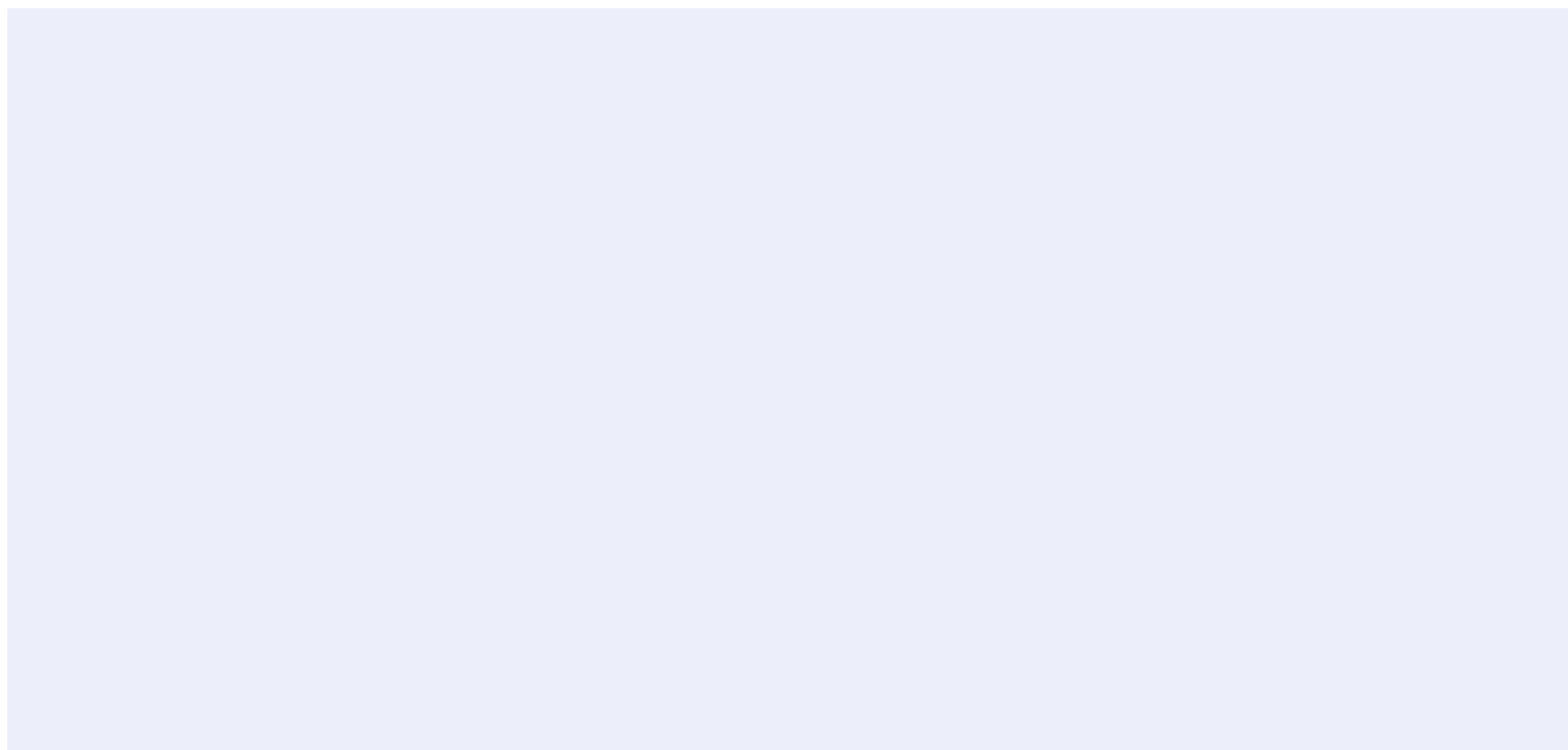
CA

945XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

07/12/2015

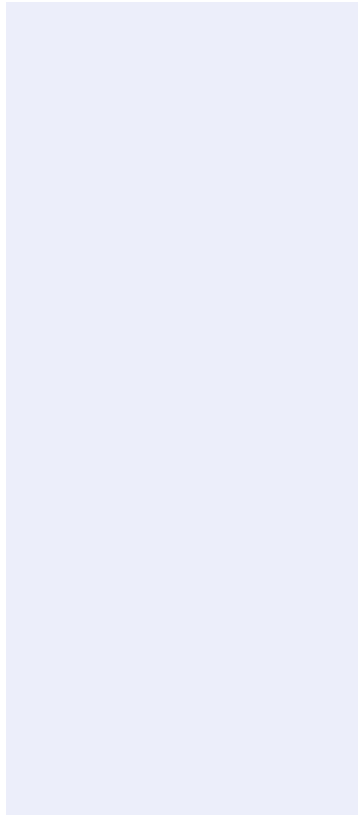
Closed with explanation

Yes

Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1463925

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/29/2015 Payday loan Payday loan

07/29/2015 Payday loan Payday loan

07/29/2015 Payday loan Payday loan

07/25/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

high and at the end of the day 13 payments later I would have paid {\$7100.00} with interest being {\$3700.00}. Do you represent this type of cases? Do I need an attorney? Is there room for compromise? These people are trying to serve me papers, there is a person that text me and when you call back there is a lot of threats, as well as from the phone calls. They have turned it into collections of which has been recorded on my credit report. It 's a night mare. Please advise if you could help me and what fee 's will be. Thank you, XXXX

Castlepayday.com is doing business in Georgia where it is illegal to provide payday loans. The interest was higher than expected. I thought it was a regular installment loan, but it is surely predatory.

I received a credit to my bank account in the amount of {\$350.00} for an on-line loan that I DID NOT apply for from Lendgreen. Then a debit went through the bank for {\$150.00} for payment on the loan (which I did n't apply for) I contacted the bank and they instructed me to contact Lendgreen which I did. They verified with me that they did not have an account for me. (thats why I called them) They then verified with the bank that these transactions took place. They then informed me that they could not or would not do anything until I filed a fraud report with my local police department and fax or email them a copy. I filed the report and am awaiting a copy from the Sheriffs Dept.

I received a credit to my bank account for {\$350.00} for an on-loan for which I DID NOT apply from Lendgreen. Then there was a debit made to my account for payment in the amount of XXXX against this. I contacted my bank who instructed me to contact Lendgreen. I did this and was told by them that I did not have an account with them. (that is why I called them) They then told me that they could not or would not reverse these entries until I filed a fraud report with my local police. I have done so and am awaiting a copy of the report from the Sheriffs Dept.

Lender contacts for payment BEFORE the loan payments are DUE

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

GA

300XX

Web

LDF Holdings, LLC

MN

553XX

Web

Older American

LDF Holdings, LLC

MN

553XX

Web

Older American

Check into Cash, Inc.

VA

224XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/29/2015	Closed with explanation	Yes	No
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Consent provided	08/05/2015	Closed with explanation	Yes	No
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Consent provided	08/05/2015	Closed with explanation	Yes	No
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Consent provided	07/25/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1492881

1492775

1492776

1487037

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/30/2015

Payday loan

Payday loan

07/13/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cash Central Pay Day Lenders obtained a Hard Inquire from XXXX XXXX XXXX which had damaged my credit scores and had damaged my financial needs to obtain a loan from other financial lenders. Cash Central informed me on XXXX/XXXX/2015 that although my credit score from XXXX (XXXX) is good my application is not accepted for a short term loan. Previously, Cash Central stated that they NEVER obtained a Credit Score directly from XXXX but records found in my credit reports indicates that Cash Central obtained a Hard Inquire from XXXX XXXX , XXXX and XXXX.

Our car had a problem with the brakes, and we did n't have the money to afford the payment in cash, and our credit card did not have enough credit limit to make the payment. The person in the place (XXXX XXXX XXXX XXXX) offered to contact a lender and immediately we got approved Follow the approval announcement, the guy asked me my phone number, and I did receive the notification of the approval, and I gave out my bank account information to set up the monthly payments, which we did understand. We thought that the interest rate could n't be higher than 30 % or so. I did ask the guy if they will send the contract detail by mail, and he said that I should be receiving it in two or three days that never happened. Today, since they did not email any statements or detail contract, and we wanted to pay off I contact them, and I was very frustrate and surprise when they informed me that the amount was almost the same after we make several payments that in theory should cover the full amount plus the interest rate of 30 %. We never get the figure of " get money today and pay tomorrow ". The terms and conditions were not clear, and we did not get notify in any way. They mentioned today that they sent an email with the contract, but we never got it, and they did not mail any monthly statements or even emails with the information of the payments. Just right now we knew that we have to pay 189.00 % in interest

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

NV

891XX

Web

Duvera Billing Services, LLC

CA

924XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/31/2015	Closed with explanation	Yes	No
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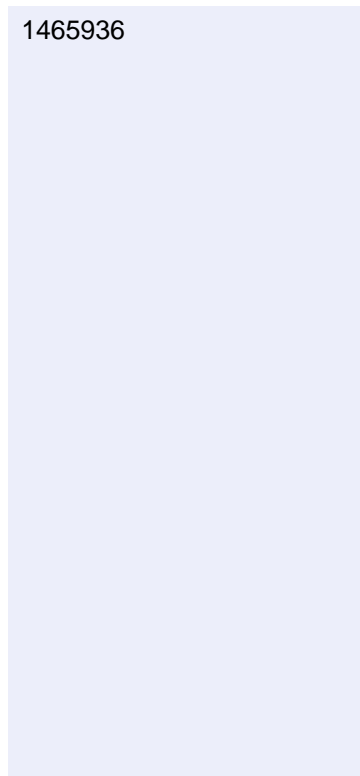
Consent provided	07/19/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1494452



1465936

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/17/2015

Payday loan

Payday loan

08/10/2015

Payday loan

Payday loan

07/14/2015

Payday loan

Payday loan

07/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

rate, when we expected to pay off the full amount.

I asked Greenback Recovery Group to stop calling my job, but they refuse to do so. Today, XXXX XXXX, 2015, I am sending a letter to the company with the request again. I know that I have a debt to be paid, but I asked them to stop calling my job.

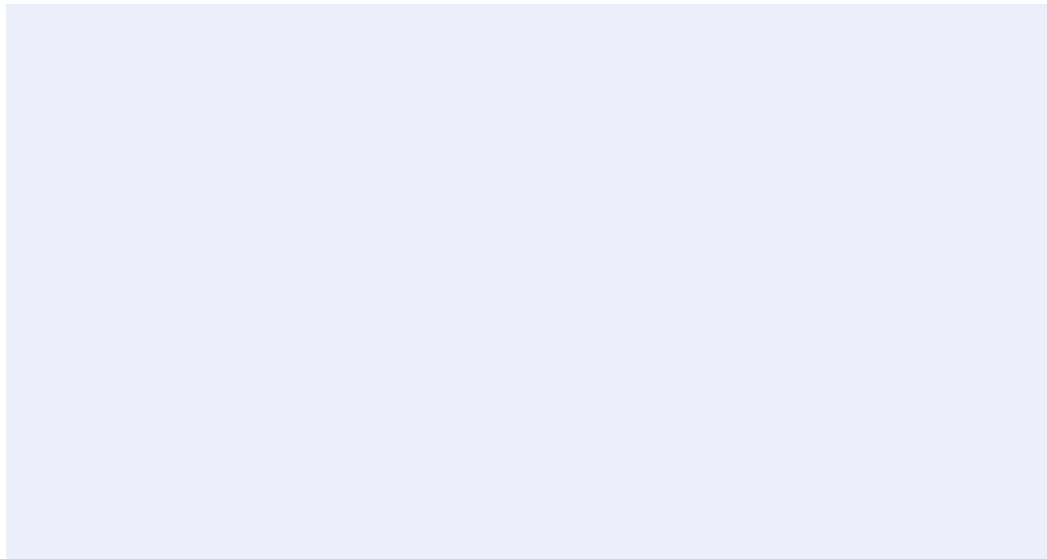
I applied for a loan XXXX 2014 for car repairs. I was granted a {\$500.00} short term loan because my credit score was too low to receive a regular loan. When I explain that I wo n't be able to pay the loan in full the following pay period, they told me I can pay installments of {\$82.00} to get the balance down. I have been paying on this loan every month only late XXXX time and my balance is {\$570.00} from the beginning balance of {\$670.00}. When I questioned the manager about the balance she stated that I would have to pay more than what is required in order to lower it. That was never explained when the loan was processed. This company is only applying my payments to the reoccurring finance charges instead of the loan it self. I will never finish paying for this account like that. I asked if I could be place on a better loan with my payments to be applied directly to the balance. They stated my credit score was still too low to have that type of loan. So far I have paid Installoan over {\$900.00} in payments.

I did not know that these people were not licensed to perform usury banking operations in California and the USA. .they charged me {\$800.00} for a {\$600.00} account.

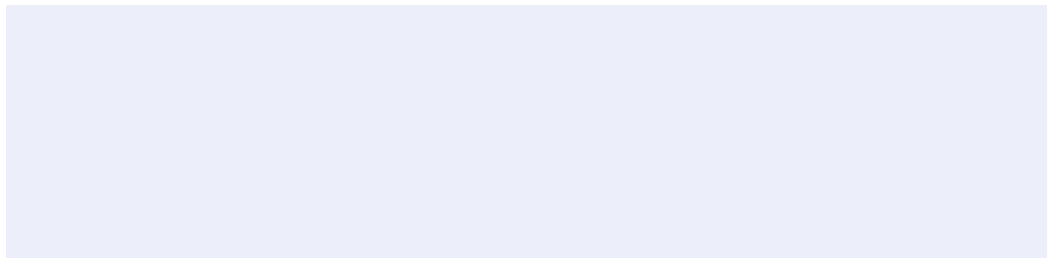
XXXX XXXX XXXX XXXX XXXX XXXX Group is calling me saying I have not paid on a payday loan from 2008 saying if I do not pay them I will go to court. I said I want proof sent to my house of this loan default and they said they will not send anything to my house until I give them my credit card information and set up a payment I did that and fell for it and they got XXXX payment of XXXX dollars and then I stopped it. Its been three months since then and noting is sent to my house I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Greenback Recovery Group, LLC

TX

770XX

Web

TMX Finance LLC

GA

302XX

Web

BlueChip Financial

CA

917XX

Web

Older American

Premier Recovery Group

MI

480XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/23/2015	Closed with explanation	No	Yes
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Consent provided	08/10/2015	Closed with explanation	Yes	Yes
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Consent provided	07/20/2015	Closed with explanation	Yes	Yes
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Consent provided	07/20/2015	Closed	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1476568

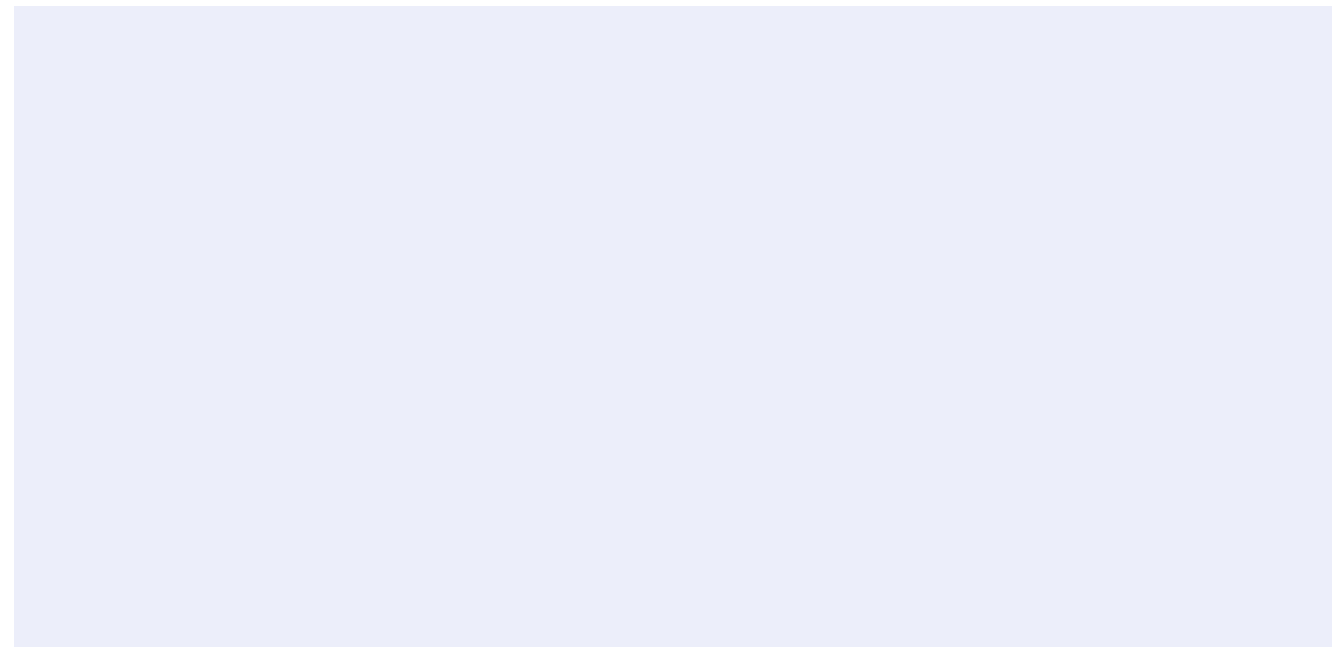
1510672

1468675

1468271

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



07/19/2015

Payday loan

Payday loan

08/05/2015

Payday loan

Payday loan

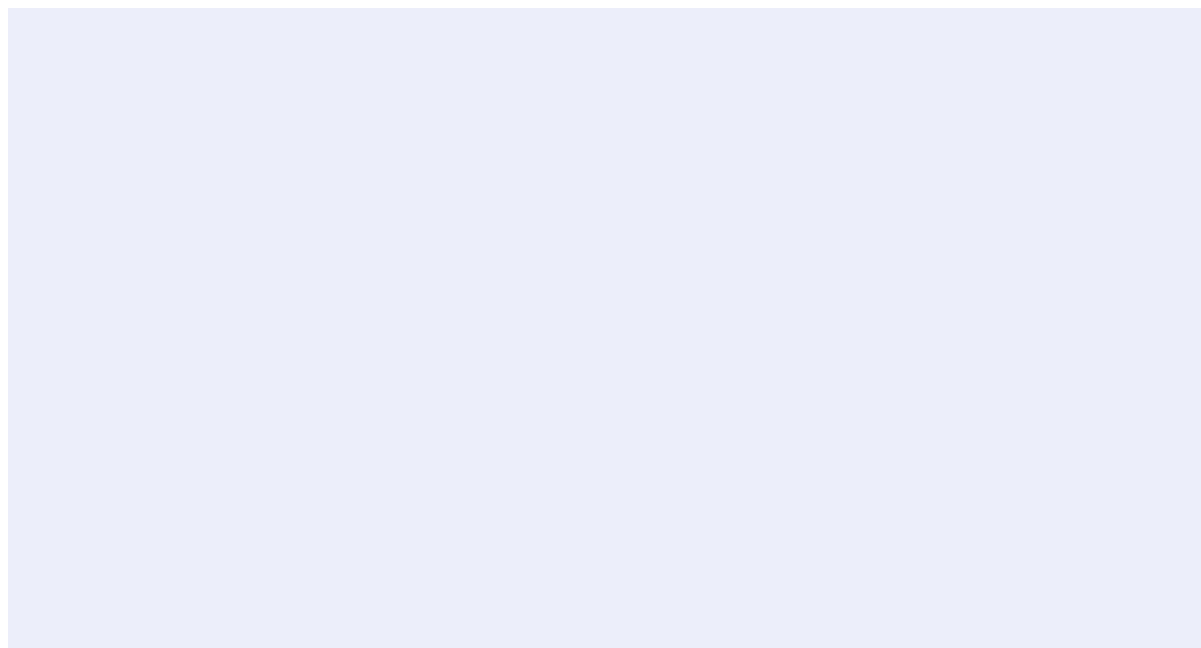
08/20/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

then I stopped it. Its been three months since then and noting is sent to my house I now know this is a scam looking up this number on XXXX and the HUNDREDS of complaints about them and this phone number.. I never took out a loan and it never showed up on my credit report ever. So they got XXXX bucks from me and I closed out my debit card. I told them to take me to court then. So they called and said they sent all my information to the county I live in and consider myself served if I dont pay the rest. OVER THE PHONE ON A RECORDING too boot.. So now I know for sure that its a scam. Now they got a hold of my sisters phone number after I have blocked them and probably will be calling my work soon. Please get them to quit calling me they will not give me any information about themselves except the phone number and the name she also said they are located in XXXX New York probably a lie. I know I lost that XXXX dollars that 's not the issue. Just want the calls to stop and a miracle these people go to jail.

Thanks

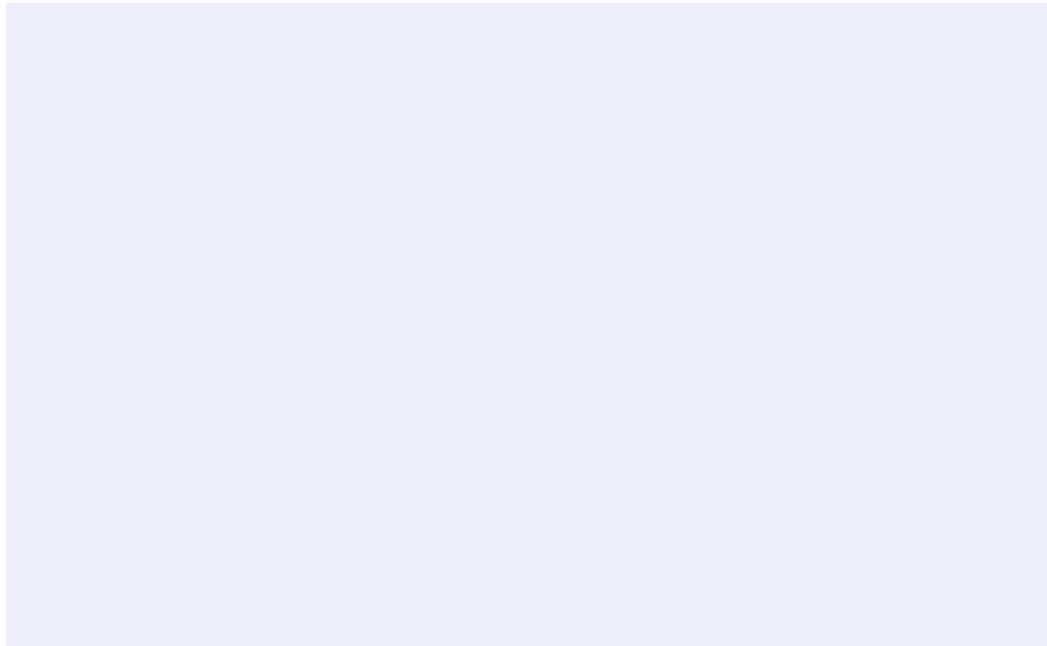
These people are not licensed to conduct usury interest rate business in the state of Ca. XXXX charge a Interest rate of over 800 % XXXX These people have taken advantage of my age XXXX, thinking that I would pay, this usury interest rate of 800 % or more, from my social security check. I can not pay that.

XXXX is my original complaint number I 've done my homework and believe that money mart should have only charged me XXXX dollar to cash my check not over XXXX \$ the reason is because with settlement checks the state wants us to get full benefit from compensation that 's one reason why they do n't tax us, no I want reimbursement in full today

There is n't a category above that really reflects my problem. Received a call today from a XXXX XXXX at ERG (XXXX) He states that the has paperwork for me regarding a default loan with XXXX or XXXX XXXX. I advised him that I have

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

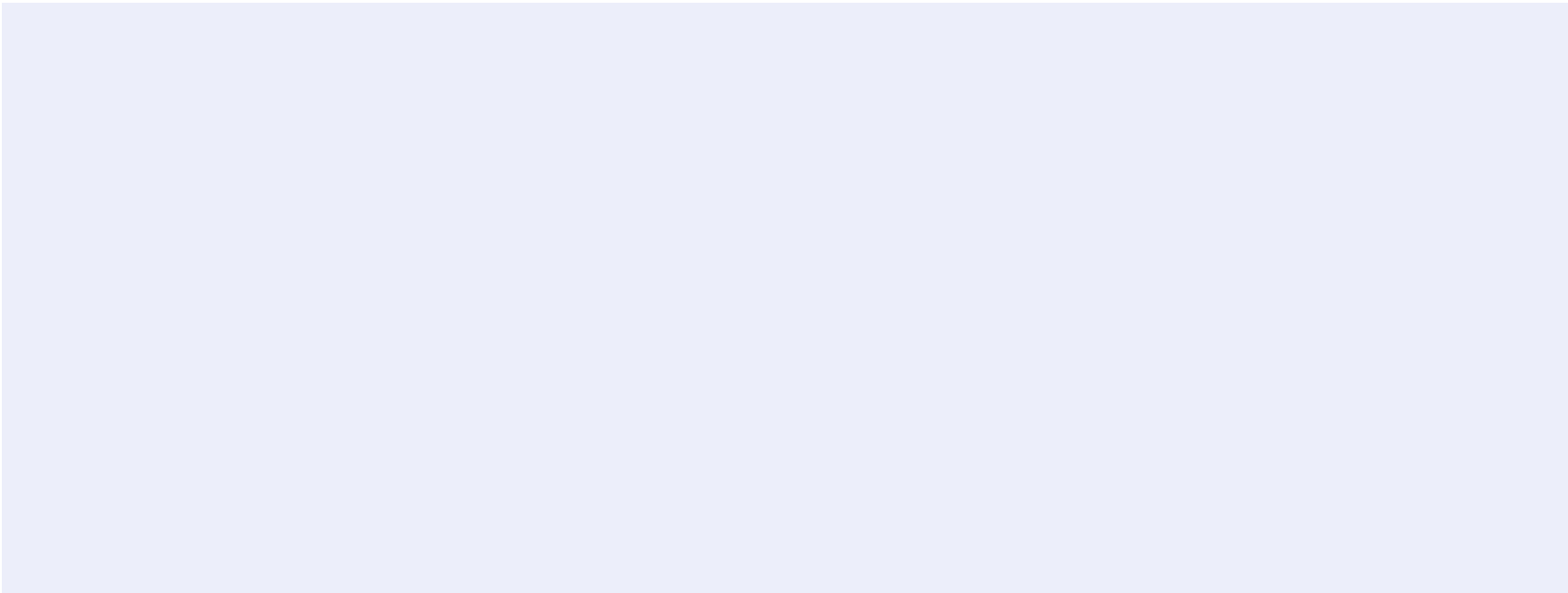


Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



BlueChip Financial	CA	917XX	Web	Older American
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DFC Global Corp	CA	953XX	Web	
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Excella Recovery Group	ID	832XX	Web	
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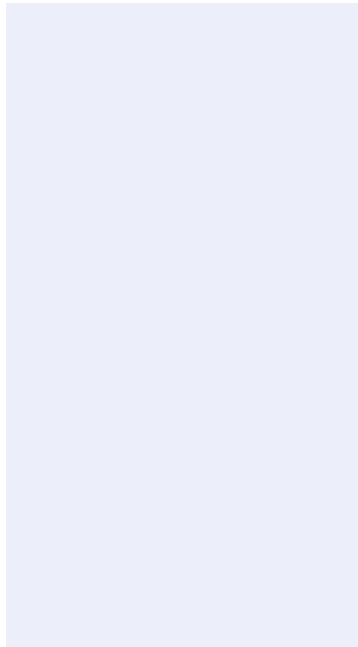
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

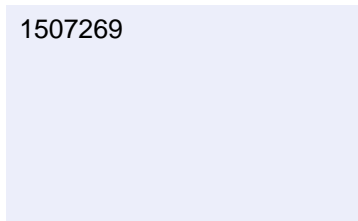
Consent provided	07/24/2015	Closed with explanation	Yes	Yes
Consent provided	08/06/2015	Closed with explanation	Yes	Yes
Consent provided	08/21/2015	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1473305



1507269

1528569

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/26/2015	Payday loan	Payday loan
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08/26/2015	Payday loan	Payday loan
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08/12/2015	Payday loan	Payday loan
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08/31/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

NEVER spoken with either company, nor taken out ANY loan through either company. He tried to verify my identity by giving me an address I would have used, which was not my address. He hung up on me. He has been calling my family members and harrassing them also. How do I stop them from contact us? I have NEVER taken out a loan through either company and actually have no knowledge of either.

The loan was for XXXX, I was charged XXXX monthly and they expected to collect payment for nearly a year! I could n't understand the woman on the phone when she explained the fees, I told her that but she kept pushing and finally just put it through. I did n't exactly agree, I just said I guess it was OK because I could n't hear what she was saying and she would n't give up, then she pushed me into direct withdraw from my bank even though I wanted to mail payments in.

Speedy Cash online payday loan. They misrepresented loan interest. I couldnt understand the terms.

check for {\$500.00} but took half instead. I was w/ us bank. I now have XXXX XXXX paralegal XXXX calling form XXXX. XXXX XXXX attempted to contact me for the first time XXXX/XXXX/15. also proceeded to contact my father. released confidential/personal info. telling him a warrant would be issued for my as well as a felony on my record. same day also contacted my XXXX brothers. I attempted to set pmt arrngmnts as was told by XXXX representatives from walker I was non-compliant and foewarding to a judge. my XXXX hung up on 2 times before I was able to get him to transfer me to his manager who also stated I was non-compliant. adv her Arizona is a community property state my wife should have been primary contact. instead private info released, threatening acusations, illegitimate & down right harassing business practices I would request u look into company to make sure other are not having to deal with this kind on treatment..

Amscot did not allow me to get a cash advance because I did not have my current

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC	PA	179XX	Web
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Speedy Cash Holdings	TX	756XX	Web
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Check into Cash, Inc.	AZ	857XX	Web
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Amscot Corporation	FL	329XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/03/2015	Closed with non-monetary relief	Yes	No
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Consent provided	08/26/2015	Closed with explanation	Yes	No
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Consent provided	08/12/2015	Closed with monetary relief	Yes	No
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Consent provided	08/31/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1537581

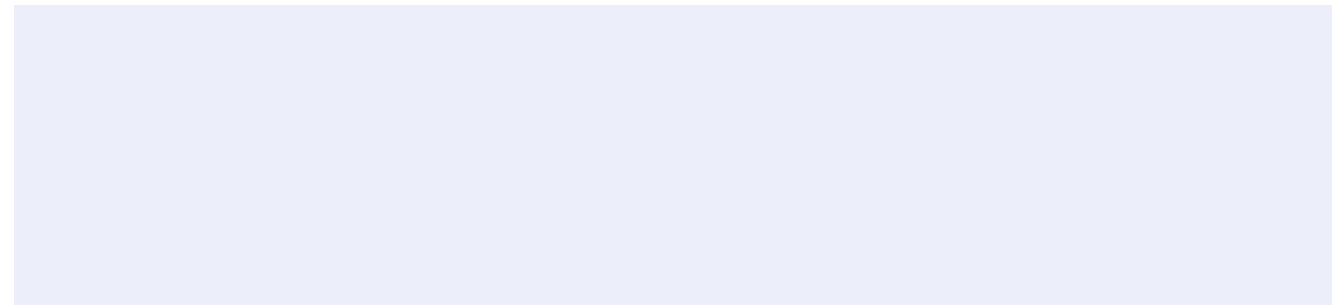
1537696

1516044

1545394

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



08/21/2015

Payday loan

Payday loan

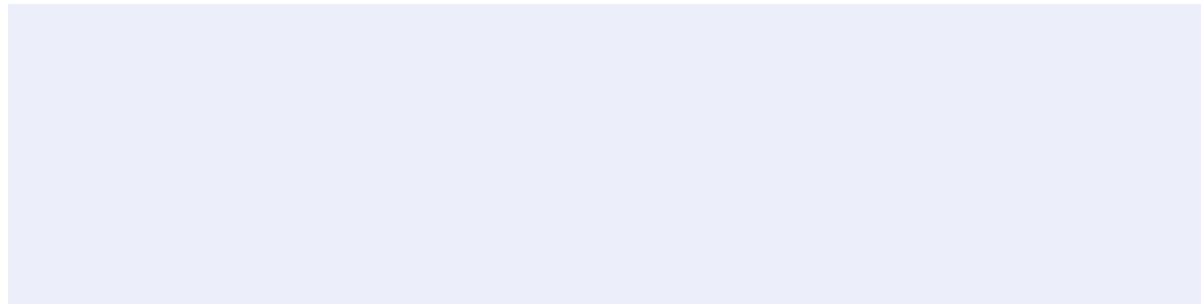
09/11/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

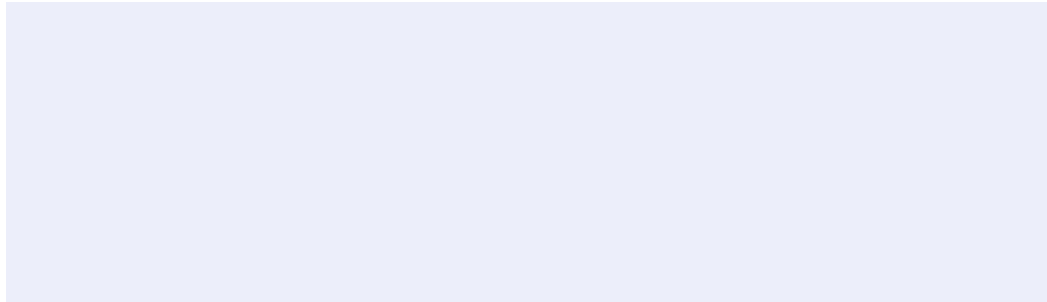
pay stub on me but allowed someone else to get one who was in the same situation. I have gotten cash advances with Amscot before and have always paid them back as agreed. I was not claiming to make a crazy amount of money or even asking to borrow a lot but I was still refused. At Amscot the rules only apply to certain people when they feel like applying them. They refused me because that's what they felt like doing at the time. Rules should apply to EVERYONE or else it should n't be a rule.

I have made a few attempts to make a different arrangement to pay back this payday loan, I can not afford the XXXX withdraws The Cash Store debits my bank account any longer, I have spoken with XXXX the store manager at the Cash Store XXXX XXXX XXXX XXXX XXXX Texas XXXX, she informed me that I made an agreement with the store and signed a contract, which I did, she said she could not help me with any other type of arrangement and referred me to Cottonwood Financial, when I spoke with XXXX from Cottonwood he informed me that he did not have any of my information because I had not defaulted on my loan at that point and I would have to wait XXXX weeks after I defaulted, before he could even talk to me, I explained to him I want to pay my loan I just can not afford the XXXX withdraws of {\$240.00} bi-weekly, he was extremely rude and ridiculed me saying he could not help me with anything until my account made it his way. The Cash Store and Cottonwood are incapable and unwilling to help me make different payment arrangements, I am stuck, I can not afford this, my finances are spinning out of control because of this payday loan, and no one on their end can help me resolve this loan, Its simple I want to make less payments per month. I wish I had not been so confused with all the paper work and understood more of what I was getting myself into. Bottom line is I do not know where to go from here.

I borrowed {\$800.00} from Castle Payday loans on XXXX XXXX, 2015. They have taken payments out of my bank account equal to {\$1600.00}. and continue to try to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Cottonwood Financial Ltd.

TX

787XX

Web

Big Picture Loans, LLC

TN

376XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

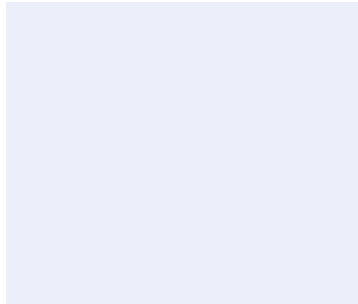
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Consent provided	08/21/2015	Closed with explanation	Yes	No
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Consent provided	09/17/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1530821

1560320

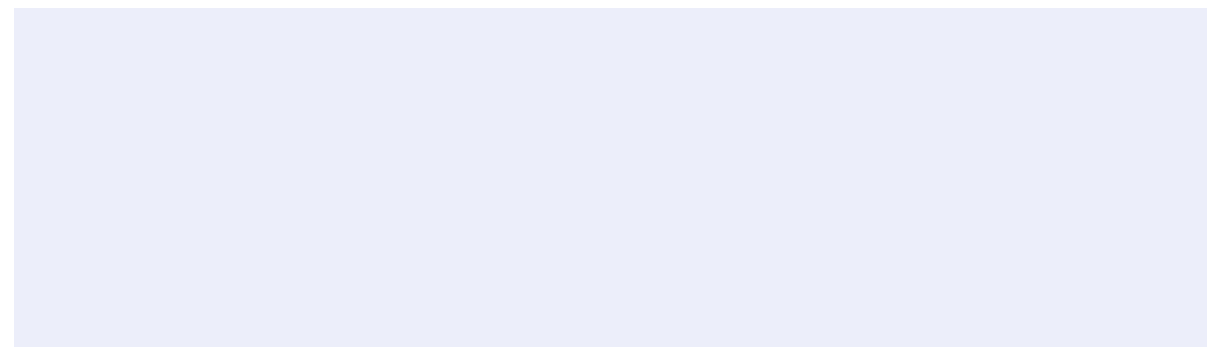
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/04/2015	Payday loan	Payday loan
08/22/2015	Payday loan	Payday loan
09/05/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

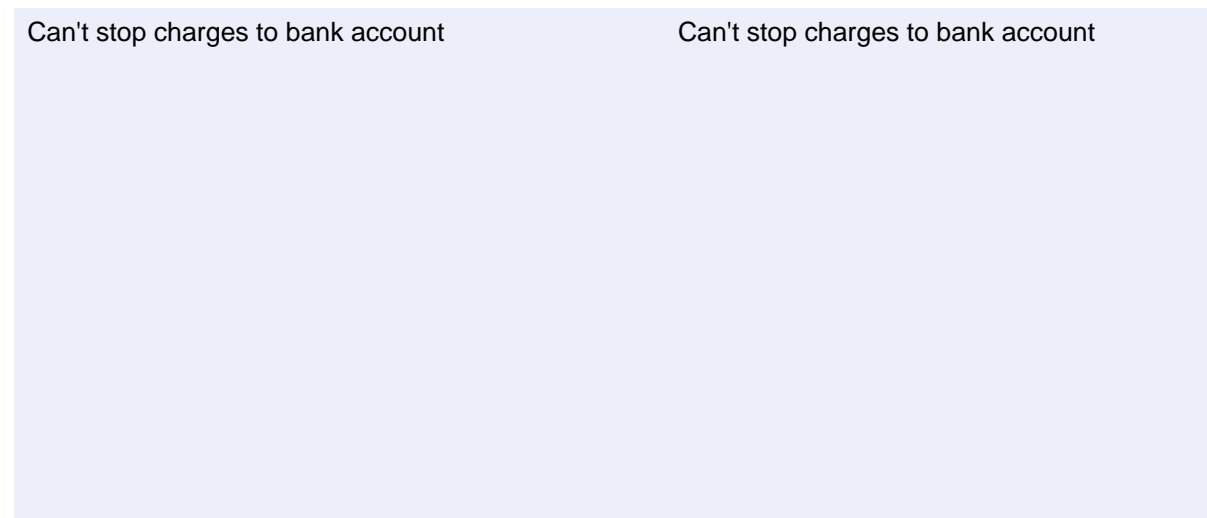


Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

debit my bank account {\$400.00} twice a month. I am on social security and my bank account continues to be overdrawn because of them trying to take my money out. As soon as my SS check goes into my account each month I have to draw it out and pay my mortgage and utilities to keep them from taking it. I have had a nervous breakdown and I ca n't take this stress, I ca n't talk to them on the phone because i ca n't understand what they are saying and I do n't know how to stop them from taking my money. they are calling me all day long and leaving messages on my voice mail and I ca n't talk to them.

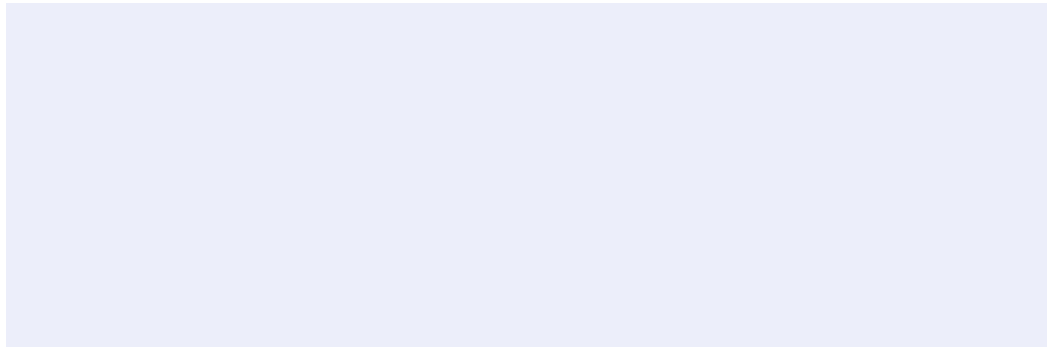
I am trying to pay one click cash their pays I agreed to pay monthly and I 'm having problems with them accepting it.

Due to a medical crisis, I used poor judgement and took out an online loan with 500FastCash.com on XXXX XXXX, 2012 in the amount of XXXX. This amount was deducted from my checking account and it was my understanding that this matter was resolved as this was XXXX years ago. XXXX weeks ago, I began receiving threatening phone calls from this company saying I owe them XXXX. I have since moved out of state thus closing my account. I requested a statement from this company and XXXX weeks later I received a statement by email showing ridiculous charges for XXXX years. Although my balance was paid in full, I am told that additional interest was incurred. Additionally, as I had closed my account and transferred to an out of state bank, this company has continued to attempt to deduct funds and when denied as account closed by XXXX Bank, I am being charged for each transmission that was rejected for the last XXXX years.

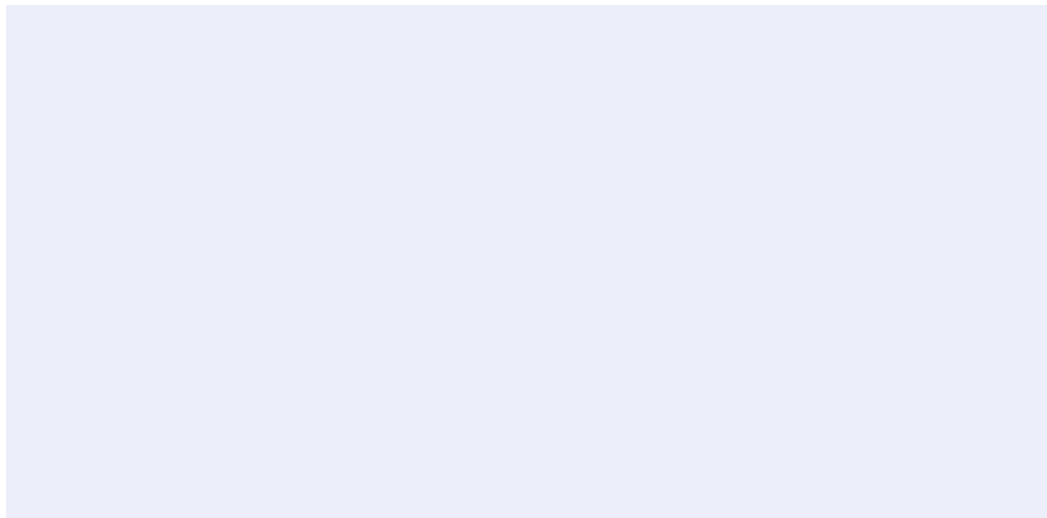
I had a loan which was due XXXX XXXX. I spoke with a customer service agent at the XXXX XXXX, XXXX, Oregon store as I was n't going to make it in to the store to pay it on that day. The gal told me that it would automatically go to the bank as a debit card charge that night. I said that was fine. The amount never deducted from my account and when I called the following Tuesday, XXXX XXXX, the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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SFS, Inc	AL	354XX	Web
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Red Cedar Services, Inc	ME	337XX	Web
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ACE Cash Express Inc.	OR	970XX	Web
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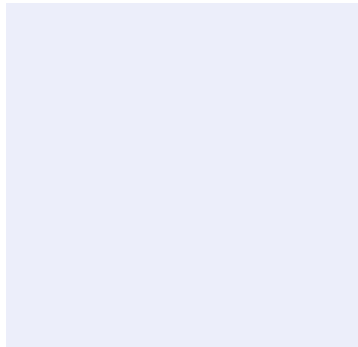
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

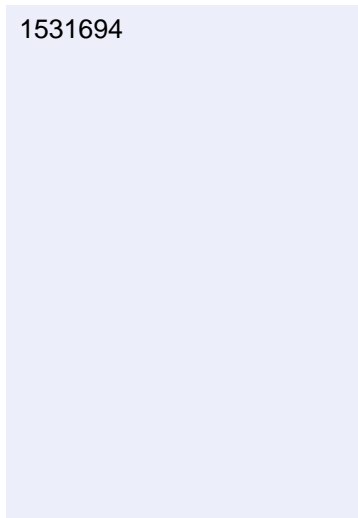
Consent provided	09/04/2015	Closed with explanation	Yes	No
Consent provided	08/22/2015	Closed with non-monetary relief	Yes	No
Consent provided	09/05/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1553633



1531694

1553777

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/11/2015	Payday loan	Payday loan
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08/18/2015	Payday loan	Payday loan
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09/07/2015	Payday loan	Payday loan
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08/19/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

customer service person told me it was declined for insufficient funds from my bank. I promptly went in to my bank and confirmed the charge was never presented to the bank, and never declined. I brought a printout and the bank teller's name and phone contact to the XXXX XXXX store, and the gal told me there is a {\$20.00} charge on my account and that it is in collections,

A company named Loan Depot called me more than 8 times after I repeatedly told them to remove my information from their call database. I also indicated that they are harassing and terrorizing me. They allege I solicited a request for a loan and I never did. They are allegedly based in XXXX but the phone number I have on caller id is XXXX based XXXX.

When asked for a central number they provided XXXX XXXX XXXX which goes to an operator. The customer care line at XXXX XXXX XXXX also goes to voicemail, where I am supposed to provide my phone number and name for them to contact me. I did not request any funding from them or the website they allege they got my information from, XXXX.

The Cash Store - Lender is harassing my husband in phone calls. Cloning a phone number from the county attorney. Claims to be a process server from the county and tells my husband he either needs to pay {\$5000.00} that day or be sued. Gets very ugly and argumentative.

speedy cash charged me {\$310.00} for a loan of only {\$240.00} then reported it to my credit report please help

I contacted The Bureaus to pay off a debt. The person that answered the phone did not tell me her name. She was extremely rude and disrespectful. She said she could not work with me under the circumstances and I asked for the fax number. She said I did n't need the fax number and argued with me when I insisted on having the fax number. Then, before her response was audible, she hung up on me. I called again, and spoke to someone that referred to herself as " XXXX ". She

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LoanDepot

MN

554XX

Web

Cottonwood Financial Ltd.

TX

780XX

Web

Speedy Cash Holdings

CA

956XX

Web

The Bureaus, Inc.

NC

275XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/16/2015	Closed with explanation	Yes	No
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Consent provided	08/18/2015	Closed with explanation	Yes	No
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Consent provided	09/07/2015	Closed with explanation	Yes	No
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Consent provided	08/27/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1560565

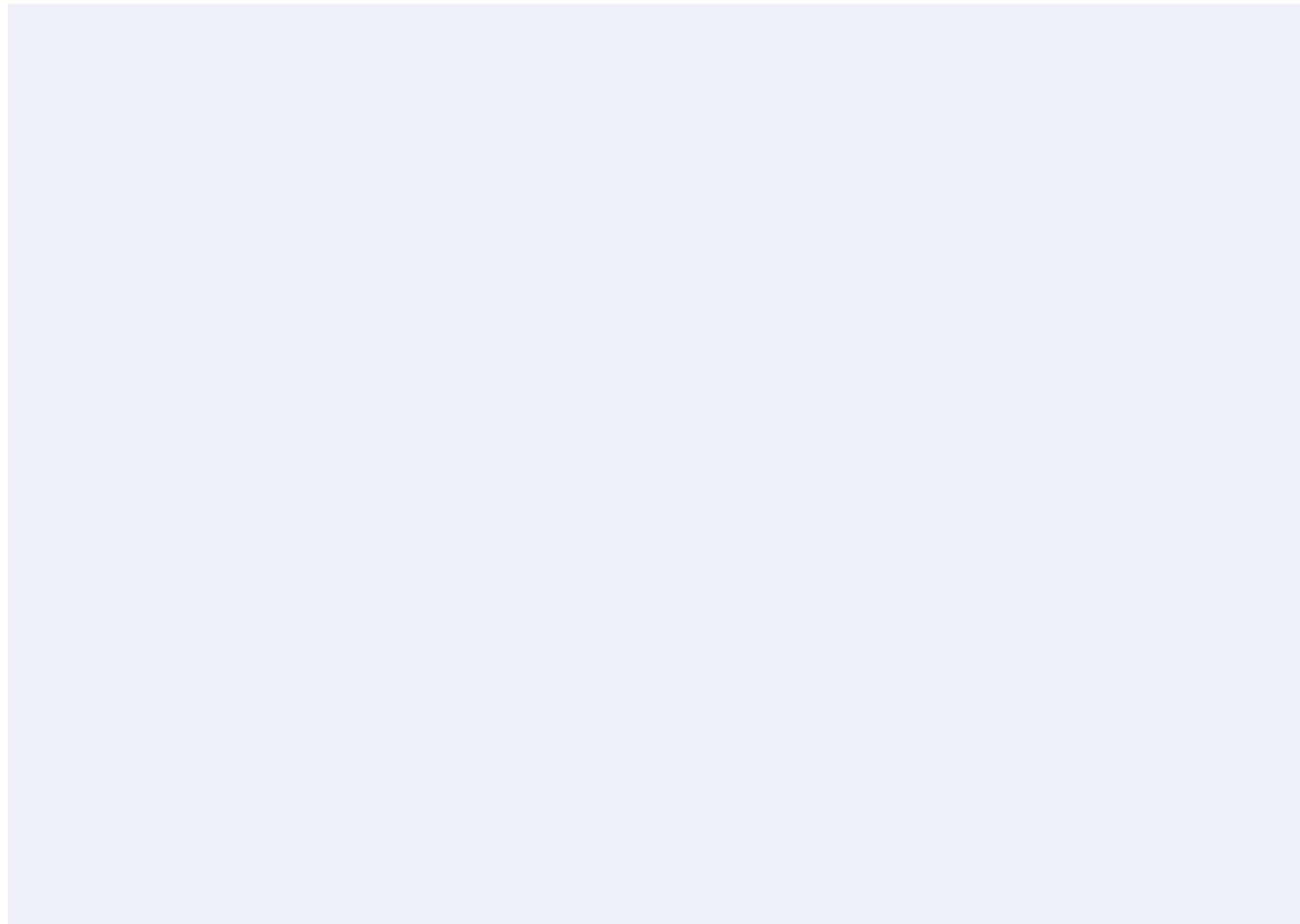
1524323

1554447

1525616

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



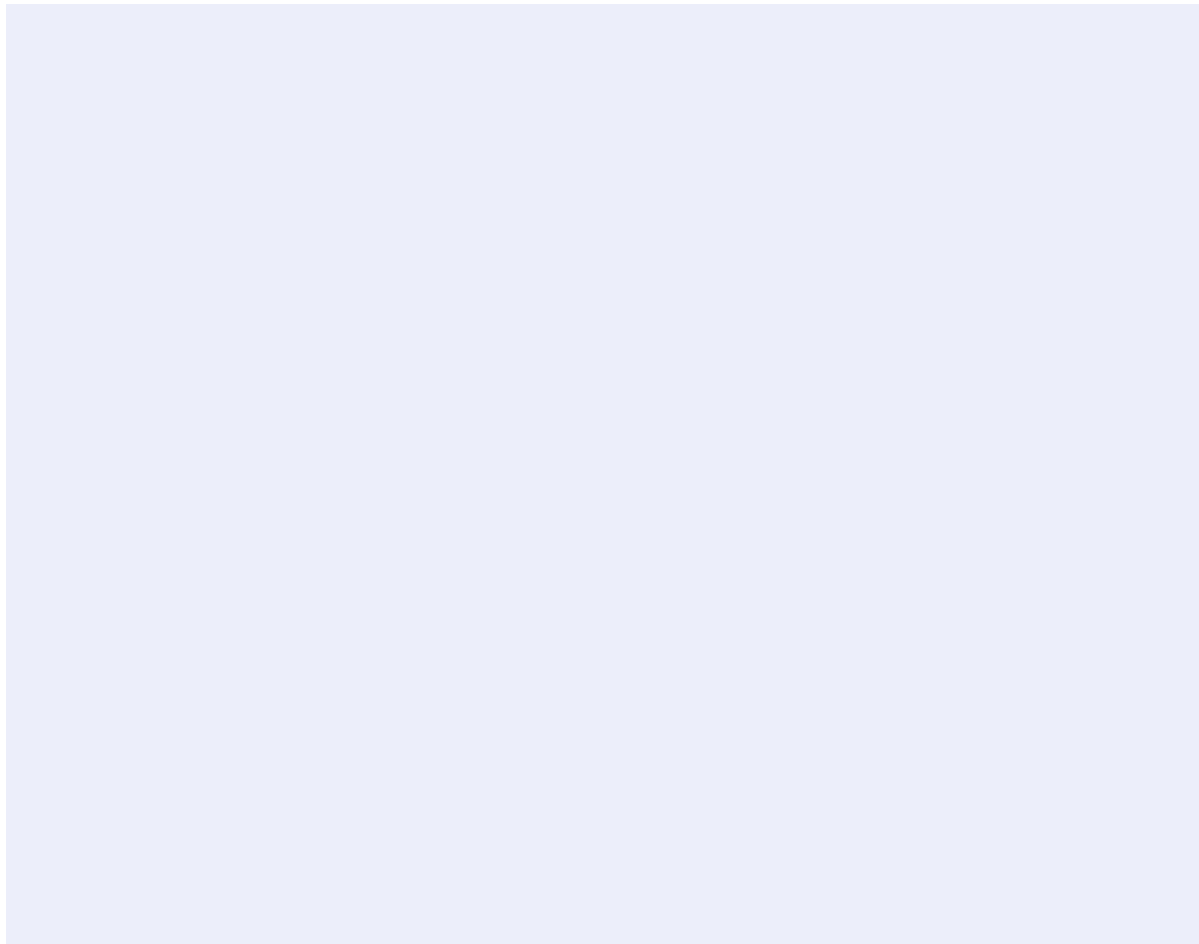
09/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

was also very disrespectful after I told her what the how the other associate had treated me. I asked her for the fax number. She gave it to me and hung up on me. Then, I called back and asked to speak to a Supervisor. " XXXX " answered again. She told me there was no Supervisor. I asked her how they ran a business without a Supervisor. She asked if she could help me. I asked, " Are you a Supervisor? " She answered, No. I said, " Then you ca n't help me. I 'd like to speak to a Supervisor. " She refused. She said that no one was available. I asked her when someone would be available. She asked why I had an attitude. I told her it was because she was refusing to let me speak to a Supervisor. She said, " I already told you no one was available. " I said, " When will someone be available? " She said, " Tomorrow morning, " and then she hung up the phone.

All I wanted was to pay my debt and they were completely unwilling to work with me. They were rude, disrespectful and they hung up on me a total of four times. They knew who was calling, because I put in my social security number, and the first time they answered, they asked if I was XXXX XXXX. I responded yes. So that tells me that the prompt to enter my social security number immediately told the person that answered the call my name. So, the 2nd and the 3rd time that I called and they hung up on me, that let 's me know that they knew who it was that had called.

This experience was humiliating and upsetting.

On XXXX XXXX, 2015, I took a {\$600.00} loan from Castle Payday and agreed to pay a XXXX-time {\$150.00} interest on the loan. My XXXX due date was XXXX XXXX, 2015. When I called to pay off my loan I was told that Castle PayDay has withdrawn {\$150.00} from my account already, but I was disappointed to learn that I 'll be required to pay an additional {\$150.00} plus principal if I do n't pay off my

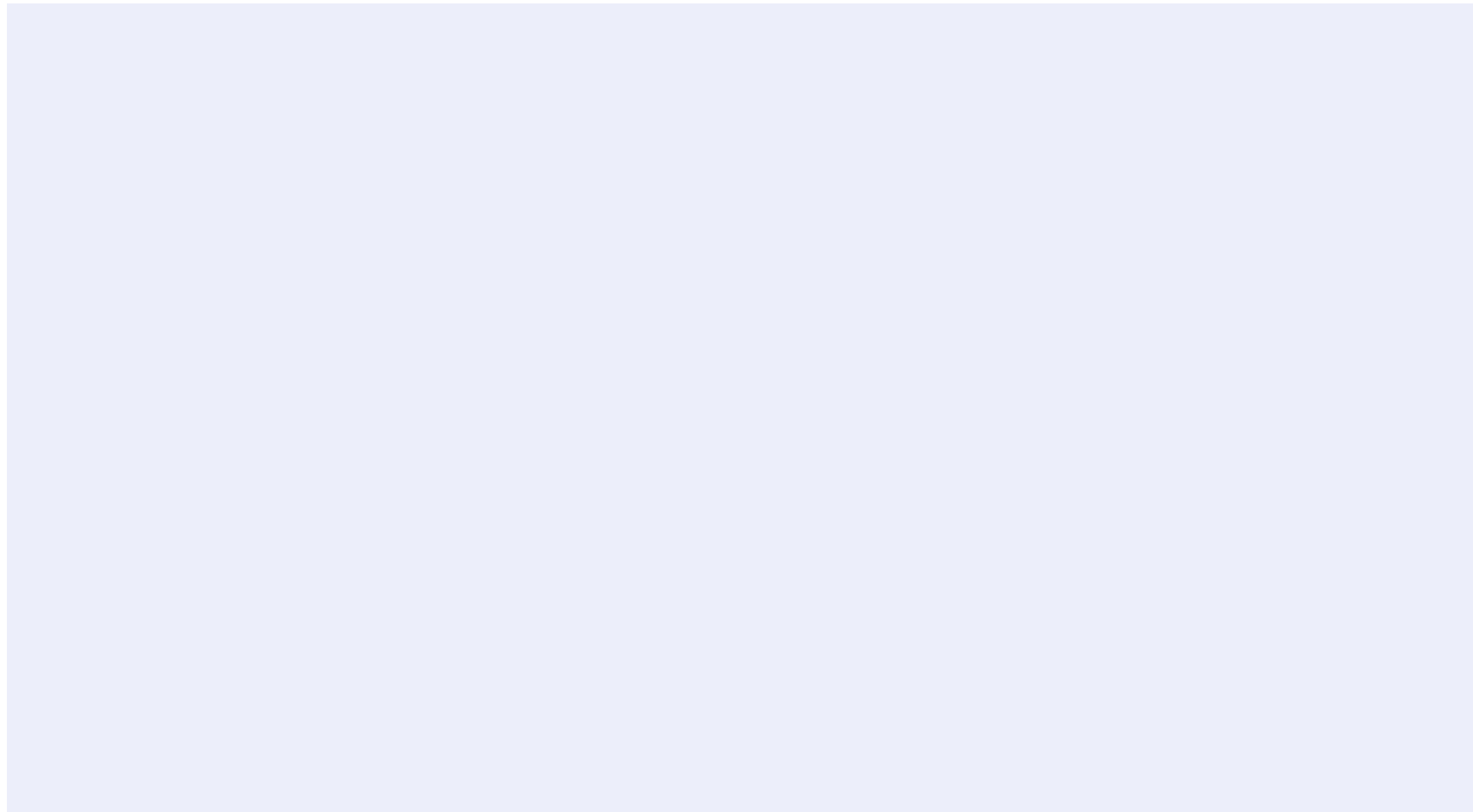
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

MD

208XX

Web

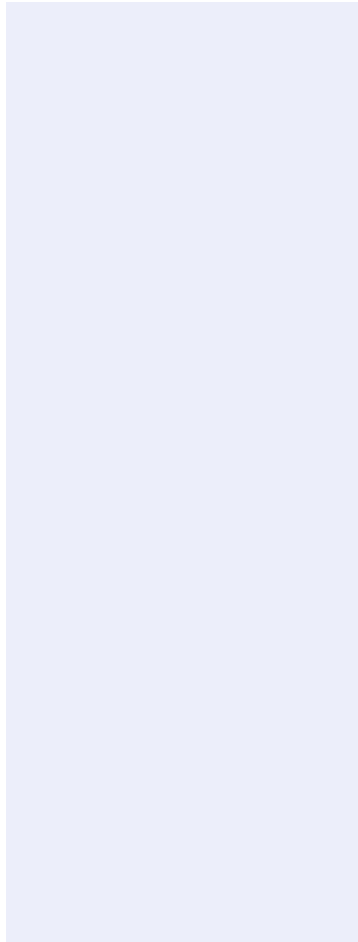
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/02/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1549040

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/28/2015	Payday loan	Payday loan
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08/25/2015	Payday loan	Payday loan
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09/03/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

loan on that day. However, the customer service representative I spoke to informed that if I pay off my loan by Wednesday XXXX XXXX, 2015 I 'll not have to pay any interest but just the principal. In fact, she wanted to schedule the one-time off payment but I told her that I will call on Wednesday because I expected the funds will be in the bank by then.

When I called today XXXX XXXX, 2015 to off the principal ({\$600.00}), I was told that I have to pay {\$750.00} ({\$600.00} plus an additional {\$150.00} interest). I find this interest rate to be too exorbitant ; therefore, I would like CFPB to intervene to resolve this issue.

I just received a call from XXXX XXXX starting I owe an outstanding balance of {\$1400.00} from a payday taken from western sky back XX/XX/XXXX, I advised them I have been making payments to Delbert Services for a settlement that was agreed upon in regards to this loan. They told me the loan id is not the same and it XXXX be a different loan. XX/XX/XXXX I was advised this loan was sold to XXXX XXXX ID XXXX from Western Sky and I made two payments on XX/XX/XXXX cash call sent this to Delbert Services ID XXXX and they have been debiting my account for almost a year to satisfy a settlement reach with employer XXXX XXXX. Now XXXX XXXX also known as XXXX XXXX XXXX is trying to collect. Both Western Sky and Delbert services is gone out of business and I can not contact them due to legal issues and the supervisor at XXXX tells me they sold the loan to XXXX and I advised them apparently the wrong acct number was sold and they trying to collect on an incorrect balance.

APPLIED FOR PAYDAY LOAN FROM WHITE HILLS CASH AND XXXX BOTH COMPANIES HAVE CHARGED OUTRAGIOUS INTEREST RATES. UNABLE TO PAY THESE.

I took out a payday loan on XXXX/XXXX/15 and it was due XXXX/XXXX/15. I called on XXXX/XXXX/15 and advised I would n't be able to pick up the check on

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services

VA

234XX

Web

GVA Holdings, LLC

PA

189XX

Web

Servicemember

Community Choice Financial, Inc.

OH

452XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/04/2015	Closed with explanation	Yes	Yes
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Consent provided	09/01/2015	Closed with monetary relief	Yes	No
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Consent provided	09/08/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1542458

1535419

1550805

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/15/2015 Payday loan Payday loan

09/20/2015 Payday loan Payday loan

09/09/2015 Payday loan Payday loan

09/03/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the XXXX and asked if it could be pushed to friday the XXXX on my next payday. I was told no. I was told on the phone and in the office when I got the loan that they no longer send checks to the bank and they go to collections ; so when I called on the XXXX i was given collections number to call tomorrow (XXXX). I got an email today that my checking acct is overdrawn. so not only did they go against what they said and their what their contract says, I was charged a {\$34.00} insufficient funds fee by my bank because they covered the check I was told would go to collections and not the bank.

Cash net USA charged my bank 2 times in a 2 week period. They are giving payday loans illegally in the state of Maryland.

On XXXX/XXXX/2015 I received notification from the XXXX credit reporting agencies that my credit has been pulled from cash central. I have never done business with this company. I did not apply nor authorize a credit check from cash central. I called the company and let them know. I asked for the inquiry to immediately be removed from my report. They refused. They stated I must fill out a packet and send back in further delaying the profess of removing the mark from my credit report. In researching this, I have found numerous other complaints on the XXXX that state exactly what happened to me. Seems this company does this often. I want this inquiry removed immediately from my credit report and steps put in place by this so called company that ensures it does n't happen to me or anyone else again

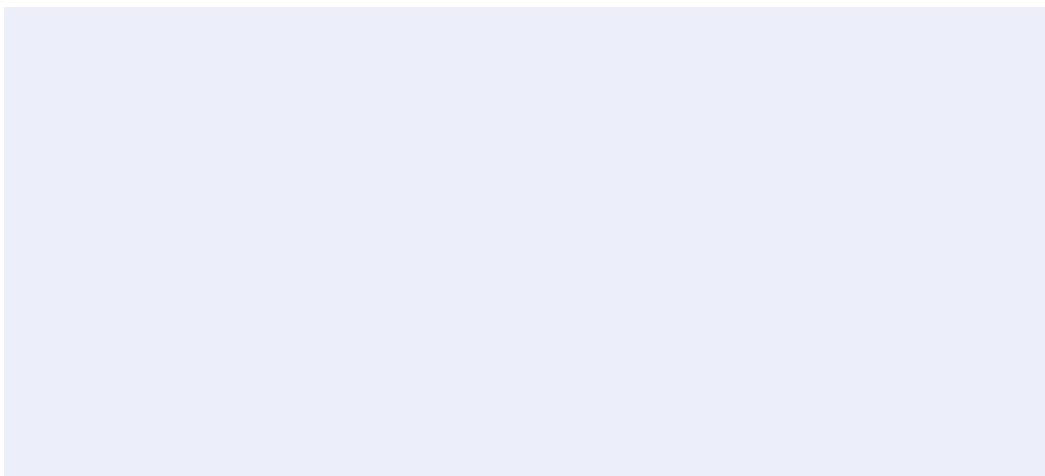
I took out a loan in 2008 for XXXX. I paid each month XXXX a month for a total of XXXX. I feel as though this loan is paid and their interest rates are outrageous. They are threatening to sue me.

I borrowed a loan with XXXX XXXX. The paperwork came in the name of Cashcall. The was on a payment plan that never ended. The company charged so much interest. I called several times to make a lump sum payment, but was never

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	MD	212XX	Web
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Community Choice Financial, Inc.	TX	761XX	Web
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CashCall, Inc.	TX	782XX	Web
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CashCall, Inc.	TN	381XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/15/2015	Closed with explanation	Yes	No
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Consent provided	09/20/2015	Closed with explanation	Yes	No
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Consent provided	09/14/2015	Closed with explanation	Yes	No
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Consent provided	09/03/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1564560

1571804

1557791

1551472

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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09/25/2015

Payday loan

Payday loan

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10/12/2015

Payday loan

Payday loan

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09/16/2015

Payday loan

Payday loan

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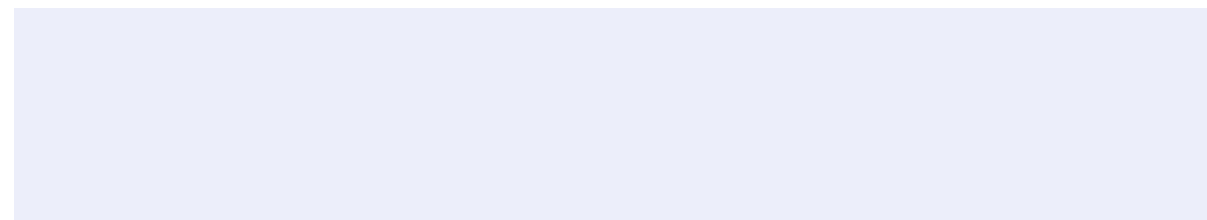
10/13/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for



Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

able to get a call back. The next thing I knew a man from another company started calling me harassing me. This is after 2 years has past. I borrowed {\$2500.00} and now they want me to pay back {\$5700.00}. They are claiming they are gon na sue, and file charges. The person got upset when I stated I would have my attorney call him back.

On XXXX/XXXX/15 I noticed an unauthorized deposit in my checking account in the amount of {\$800.00} from Kickstand Lending. I never heard of Kickstand lending, I have not applied for a payday loan, I did not sign any loan documents either with a wet signature or electronic signature and I certainly did n't give them authorization to access my checking account. My bank is disputing the deposit at this time. I also just checked my credit report and a company by the name of XXXX XXXX XXXX at XXXX XXXX XXXX XXXX requested my credit history on XXXX/XXXX/2015 on behalf of Kickstand Lending. I did n't authorize this either. I googled Kickstand Lending and found an email address for them ... wrote them about the situation and they said the loan was requested on XXXX/XXXX/2015 from an IP address of XXXX ... when I traced this address, it 's in XXXX ... I 'm in XXXX and have n't traveled anywhere outside the region in the last five years.

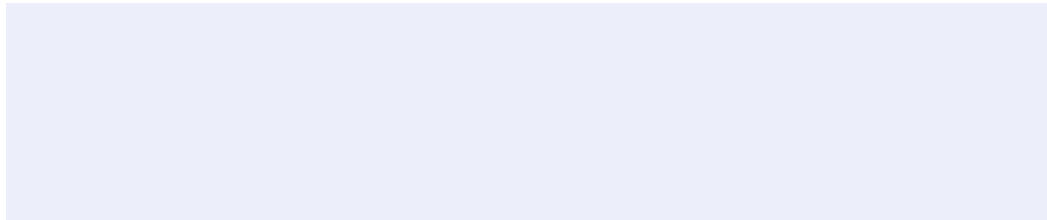
On XXXX/XXXX/15 I received an email from a XXXX XXXX. Case XXXX Amount Due XXXX Loan Company USA Fast Cash. They claim they are going to prosecute me within couple of days. The email stated the XXXX XXXX XXXX XXXX has stated XXXX serious allegations against me. The telephonenumber to call is XXXX. I have never borrowed money from USA Fast Cash.

I am just checking to see if this payday loan company is legal and legit. As of XXXX, I will have paid back {\$850.00} on a {\$400.00} loan and, if unable to pay the loan down incrementally, will have paid them {\$1300.00} in interest by the time the loan is paid off.

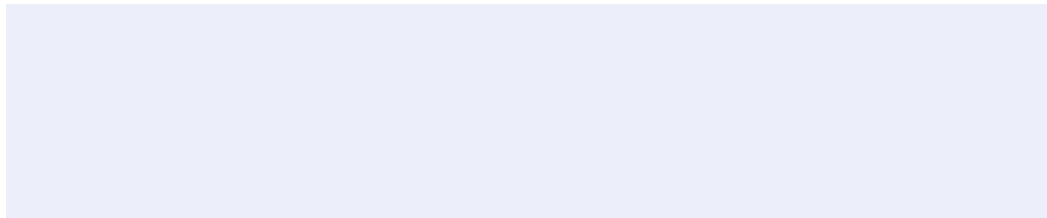
i got a call at my work yesterday evening XX/XX/XXXX ad the caller said they

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

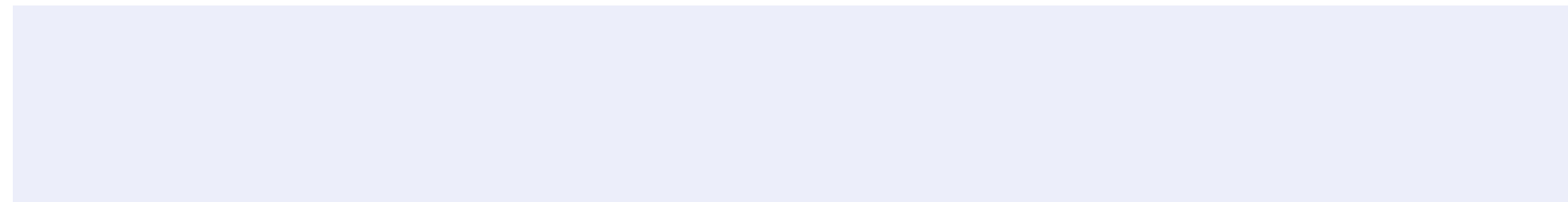


Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Advance America, Cash Advance Centers, Inc.

MO

641XX

Web

MNE Services, Inc

FL

327XX

Web

Big Picture Loans, LLC

MN

553XX

Web

MNE Services, Inc

LA

710XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	09/25/2015	Closed with explanation	Yes	Yes
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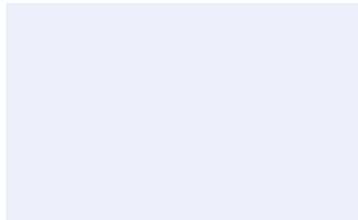
Consent provided	10/15/2015	Closed with explanation	No	No
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Consent provided	09/16/2015	Closed with explanation	Yes	No
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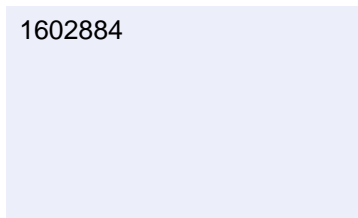
Consent provided	10/13/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1581140



1602884

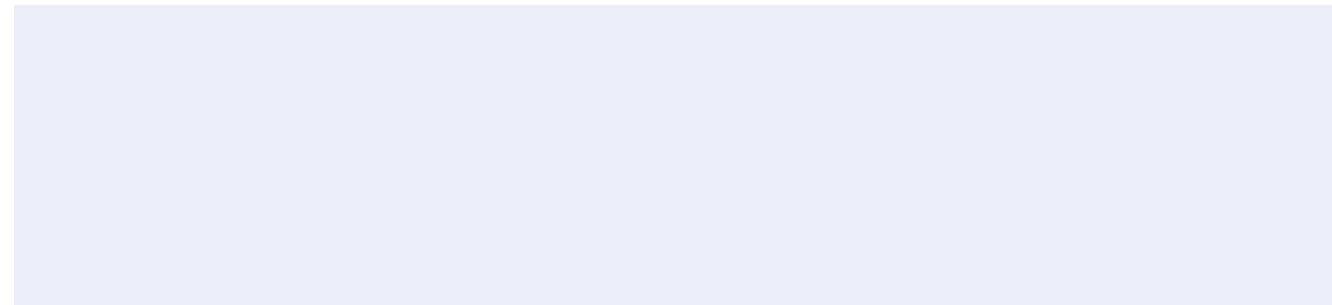
1566768



1603656

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/22/2015

Payday loan

Payday loan



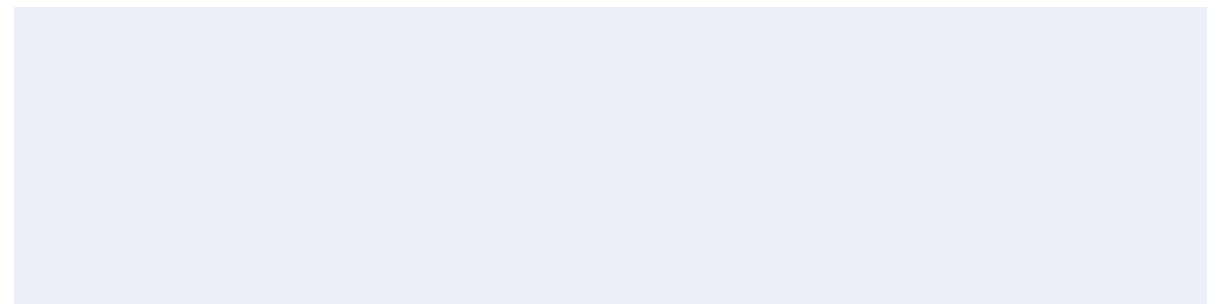
10/02/2015

Payday loan

Payday loan

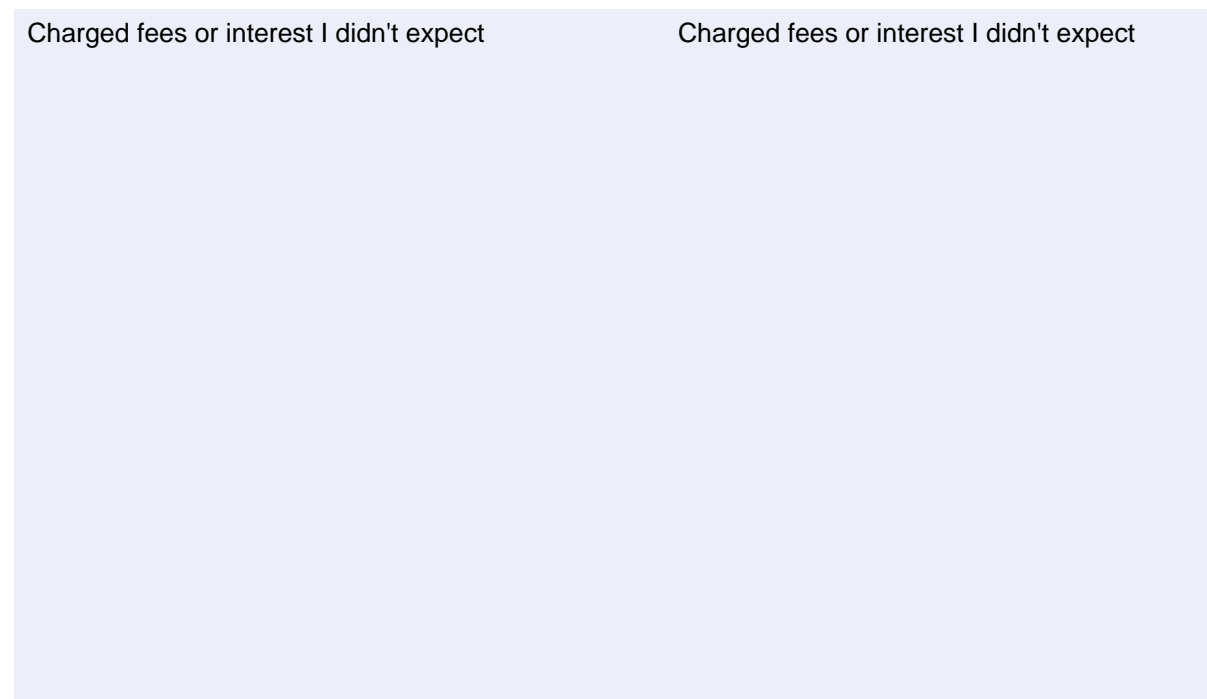
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

were from advantage services saying I owed a payday loan from XX/XX/XXXX I have n't had any and the said it was from XX/XX/XXXX when I ask for documentation to be sent to me they caller got ugly and so I hung up in her face. then she called back. I refused the call and told our operater not to accept any more calls like that. they threatred charges and court. they were very ugly. I have not had a pay day loan they have they last numbers of my social security number. I do n't know how they got it but they do.

Deducted payments from my bank account and did not credit my account. I paid over XXXX for a XXXX loan and nothing was applied to my balance.

They have also called me and my employer and threatened imprisonment.

I am a single mom of XXXX small children. Out of desperation I took out a loan for {\$970.00} to catch on bills. I have made XXXX payments of {\$340.00}, due every two weeks to pay it back. I knew I was getting close to paying it off so went in the system to check it out. Everything let me to believe the payoff balance was {\$1300.00}, this would have been my last payment. What I found has left me speechless. A loan for {\$970.00} is showing a payback of {\$9400.00} with apr at 868.3411 %. Are you kidding me? Is this even legal? When I called they simply said I could to an early payoff of {\$1400.00}, not a problem except I 'm paying {\$680.00} every month towards this loan and will never have the money to pay it off. How is this possible? It is robbery! This company is scamming people and making tons of money on doing so. I have no problem paying back a loan but anyone can see this is not acceptable/ethical and they must be stopped. The loan payment documents were not clear or I would have NEVER taken it to begin with, nor would anyone else in their right mind. I have read so many reviews and they are scamming people all over the world. This in hopes that they will be stopped from taking advantage of hard working Americans and hoping that I can find a way

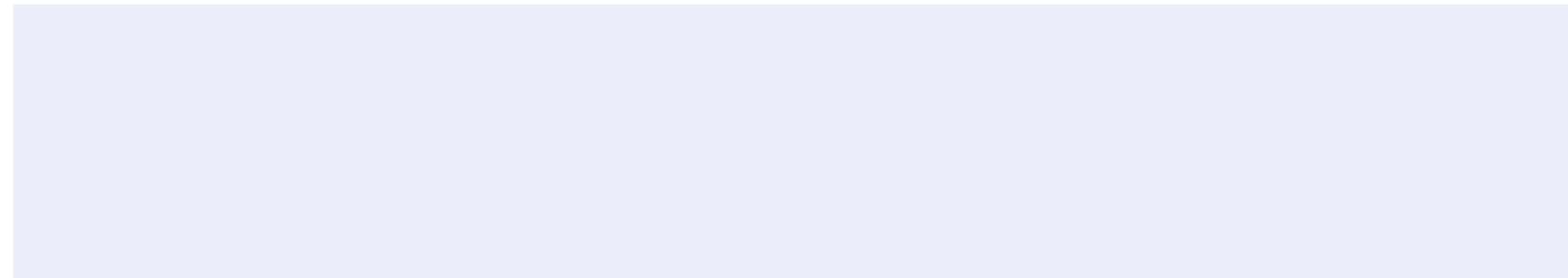
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

NV

891XX

Web



Big Picture Loans, LLC

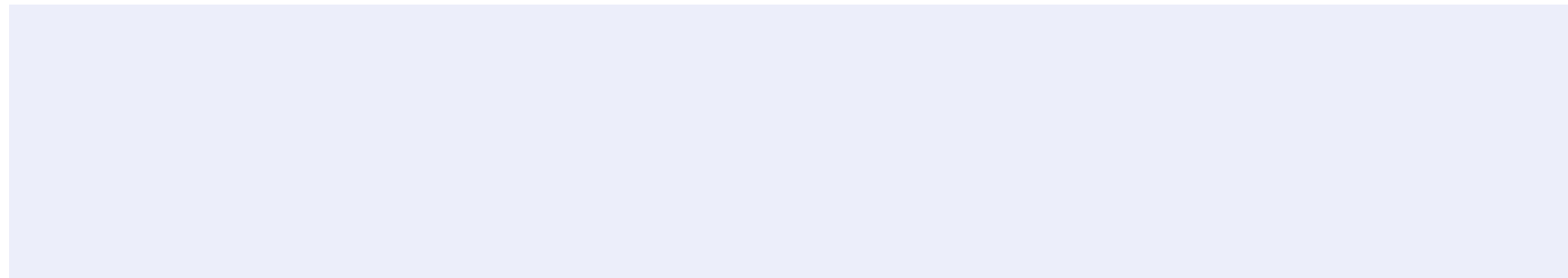
FL

337XX

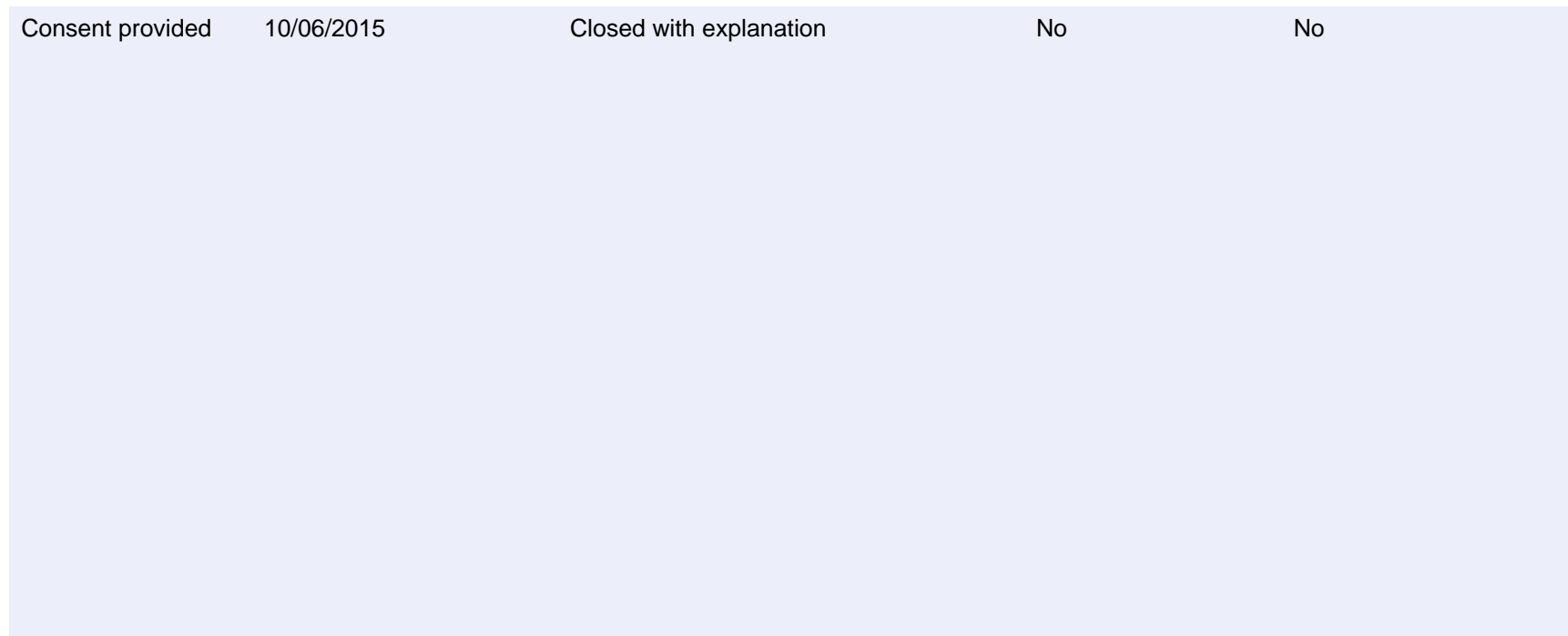
Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



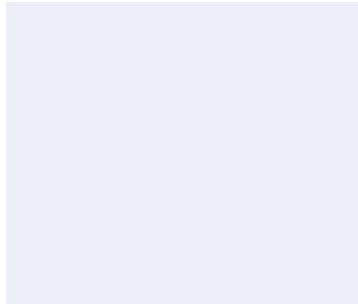
Consent provided	09/22/2015	Closed with explanation	Yes	No
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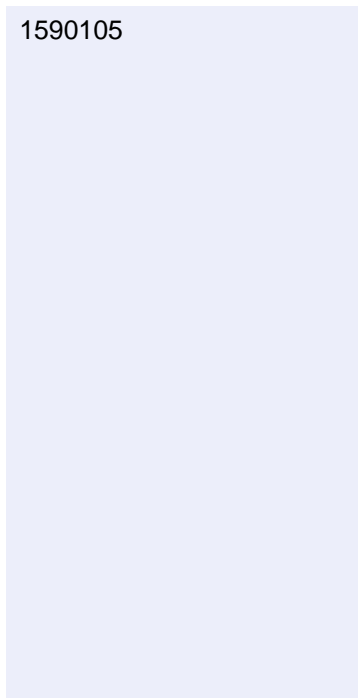
Consent provided	10/06/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1575379



1590105

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/17/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

to rectify so that no further payments are deducted from my account. Thank you.

XX/XX/XXXX, I applied for and received a payday loan in the amount of {\$400.00} from Advance America. The total amount owed was {\$470.00} on XX/XX/XXXX. On Approximately XX/XX/2015, I went to Advance America and paid {\$300.00} in cash, leaving a balance of {\$170.00}. I was supposed to go back to Advance America on XX/XX/XXXX to make the final {\$170.00} payment but did not because I was ill.

I called them to apprise them of this and told them that I would be in to pay my balance once I felt better. On Wednesday, XX/XX/XXXX I spoke with Advance America again and told them I was still ill, in fact I had just left the doctor 's office and had missed school but assured her that I would be in to pay my balance soon.

The customer service rep suggested that I make a payment by Saturday, XX/XX/XXXX, if I felt better. I did not! I missed their call on Monday. On Tuesday, they deposited the post dated check I left with my application for the full amount of {\$470.00}.

I called and asked them why they did this and Advance America stated that I missed their call and I did n't call back. I immediately told them that I did n't owe the full amount and she told me that they would refund the extra {\$300.00} taken once my check clears. So now I 'm being deprived of money that is clearly mine for their benefit. My account was overdrawn as a result of this. I suffered XXXX and XXXX because of this.

I am already ill but would like to know do I have standing to bring a suit against Advance America for Damages.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.	IN	464XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/17/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1568186

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/22/2015	Payday loan	Payday loan
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09/23/2015	Payday loan	Payday loan
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09/17/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

They had no right depositing a check written for the full amount when they knew the full amount was no longer owed. To me, it amounts to theft or the fraudulent interference with a consumer deposit account.

XXXX from World Finance (XXXX - XXXX) shared my private information and conversation that I had with her with XXXX at XXXX XXXX (XXXX). I have payday loan accounts at both places.

I had told XXXX that the next month or two were going to be rough but that things would smooth out eventually ; and that I would be late on my payments. I told XXXX that my Nephew gave me a XXXX dollars to pay on my loan but that he could not afford to pay the late fee.

XXXX then sent over a person to my home to harass me for the {\$15.00} dollar late payment. And they called me often.

During the next day or so XXXX from XXXX XXXX here in XXXX NM called me (though I was not late on that payment) mentioned World Finance and harassed me & gt ; telling me that they did not set up a loan with my Nephew but with myself. XXXX from XXXX XXXX could not have known any what she mentioned to me with out having had a conversation with XXXX at World finance.

It is true that I am having a difficult time right now making my payments. I am an older widow (XXXX years old) and XXXX on a fixed income.

There is also no way to negotiate with these payday lone companies. I have offered to make smaller payments to catch up ; which they have refused. And that is obvious considering the fact that XXXX from World Finance sent a person to my home to collect the {\$15.00} late fee.

I noticed a deposit on my bank account for {\$500.00} from Radiant XXXX that I did not apply for.

I received numerous harassing calls from Ad Astra on behalf of XXXX many of

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

World Acceptance Corporation

NM

870XX

Web

Older American

LDF Holdings, LLC

MN

554XX

Web

Ad Astra Recovery Services Inc

TX

751XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/28/2015	Closed with explanation	Yes	No
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Consent provided	10/21/2015	Closed with explanation	Yes	No
Consent provided	09/22/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1574967

1575929

1568119

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

which have been from unknown numbers. I was receiving calls from XXXX, XXXX, XXXX as well as Unknown numbers from various representatives from Ad Astra stating that my " File was in there office ". I inquired as to what file and what they meant when they said it was in their " Office ". I believe these representatives were misrepresenting themselves in an effort to scare me. In general this company has been predatory from the start of the loan from APR to their collections tactics. In keeping with CFPB 's disparate Impact rulings as it relates to the Payday loan industry I can attest that Ad Astra/XXXX is in violation of predatory lending practices. Their practices and policies are discriminatory and disproportionately have " adverse impact " against minorities including race, national origin, color, religion, sex, familial status, and XXXX. I believe there is no legitimate, non-discriminatory business need for Ad Astra/ XXXX to practice these policies.

In XX/XX/XXXX, I took out a payday loan with CheckNGo, I had XXXX payments at {\$260.00}, I received an email from them in XX/XX/XXXX, indicating my final payment would be due XX/XX/XXXX in the amount of {\$250.00} (see attached email) From : Date : XX/XX/XXXX, XXXX XXXXTo : Subject : Final Payment_DuePlease do not respond to this email. To discuss your account please call XXXX or email us at XXXXXXXXXThis is a reminder that your final installment payment is due on XX/XX/XXXX, in the amount of {\$250.00}. The payment amount will be debited from your checking account on XX/XX/XXXX.

In order to keep your account current, please be sure to have funds available. This electronic message and all content herein may contain confidential information. This information is intended for the addressee only. If you are not the addressee, or have received this e-mail in error, any disclosure, copy, distribution or use of the contents of this e-mail is strictly prohibited. If you have received this message in error, please notify the sender immediately by e-mail and delete the original

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

CA

920XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1590716

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/23/2015

Payday loan

Payday loan

10/03/2015

Payday loan

Payday loan

10/03/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

message and all copies. Thank you. I am getting consistent calls stating I owe {\$23.00} and some change. the young lady said it is daily interest. I called in XX/XX/XXXX for a balance and payoff for XX/XX/XXXX, and nothing was ever indicated about daily interest, nor the email attached. I lived up to my responsibility when I borrowed {\$2600.00} and paid back {\$6700.00}. I dispute this amount and want to know what I can do to stop those calls.

You took out the loan with Western Sky Financial XXXX XXXX XXXX. The original loan amount was {\$2600.00} on XXXX XXXX, 2012. I was charged an APR of 139.12 % daily. I have already paid {\$6100.00}. XXXX back on this loan. I live in Pennsylvanian and payday loans are illegal. I did not know this at the time that is was not legal for them to charge me this excessive amount of interest. I have paid {\$3500.00} over what was originally borrowed but I still receive calls from them daily requesting payment of a balance of {\$2000.00}. This new balance is only because they have reduced the illegal interest to 6 % daily. I do not believe I owe this additional amount because I have already repaid my loan and a fair amount of interest on that loan. When I took out the loan they misrepresented the terms and conditions on the loan. According to those terms I would have had to pay back {\$14000.00} for a {\$2600.00} loan! I would have never agreed to this if the terms were clearly explained.

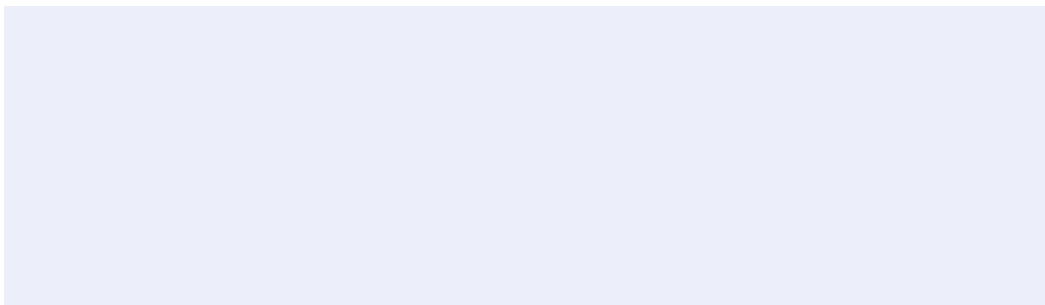
I took a loan with CASH CENTRAL XXXX XXXX XXXX XXXX UT XXXX phone # XXXX and I agree to 80 % interest in the loan, but about 3 weeks ago I found out the interest they are charging is 180 % which I do not recall or understood, the loan was for {\$2500.00} I already make paid over {\$1400.00} and yet they have not apply anything to the principal. I need you help with steps to get this to the terms I understood agree please let me know if there is any assistance that I can get

Advance America charged my bank account that was already closed after the date

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services

PA

191XX

Web

Community Choice Financial, Inc.

CA

928XX

Web

Advance America, Cash Advance Centers, Inc.

RI

028XX

Web

Service member

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/23/2015	Closed with explanation	Yes	No
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Consent provided	10/03/2015	Closed with explanation	Yes	No
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Consent provided	10/03/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1576751

1591716



1591640

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/22/2015	Payday loan	Payday loan
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10/19/2015	Payday loan	Payday loan
------------	-------------	-------------

10/23/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the loan was due.

I was expecting this check that I had written them to post the day the loan matured. I then received multiple fees and it caused another payment to return because of those fees ({\$35.00} each and they presented it twice plus the one that returned because of those fees ; resulting in XXXX in overdraft fees) which ultimately led to my bank account being closed.

Additionally, they have been advised via written notice to not contact my place of employment and they have called 4 times a day since the notification went out on XXXX XXXX, 2015. This company is putting me at risk of losing my job.

I was contacted by High Point Asset, Inc on XXXX/XXXX/2015. They informed me that I had XXXX outstanding pay day loans which I would have to pay. They emailed me XXXX notices stating who the original creditors were and who the current creditor is with dates listed for when the loans were filed and the balance of each of them. I searched today for the contact information of these original creditors, in doing so I found that other cosumers have been contacted by High Point Asset, Inc stating that they owed money for payday loans that were also not listed on their credit reports. I decided to contact the Federal Trade Commission.

After consulting with a representative at the Federal Trade Commission, I checked my credit report and found that no pay day loans were listed under my name and information. These loans do not exist and High Point Asset, Inc is trying to have me pay them for something that never happened.

I received a letter in the mail from a debt collector stating I owed for a loan that I never applied for.

The lender cashed the check I wrote, for {\$2000.00} early. I explained that the funds would n't be available until XX/XX/XXXX, I dated the check for XX/XX/2015, and it clearly states on my bank statement that the check was deposited on

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

High Point Asset Inc	CA	900XX	Web
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Community Choice Financial, Inc.	TX	770XX	Web
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Check into Cash, Inc.	CA	956XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/22/2015	Closed with explanation	No	No
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Consent provided	10/21/2015	Closed with explanation	Yes	Yes
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Consent provided	10/23/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1620474

1614405

1622317

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/15/2015

Payday loan

Payday loan

09/24/2015

Payday loan

Payday loan

09/25/2015

Payday loan

Payday loan

10/20/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XX/XX/XXXX, which lead to various overdraft fees, along with my account being overdrawn. I spoke to XXXX, and made very clear that the funds would NOT be in my account until XX/XX/XXXX, like the check was dated. They also called me, to verify that the check was mine, and that the funds would be there on XX/XX/XXXX.

I apply payday loan the company name is check into cash and I fail to pay them because I lost my job since last year. Now they send me notices to pay it back. The worst thing happening now is that they giving a warrant of arrest that 's what they said if I do n't pay the amount I owe them. The word that they said they will give the case to XXXX Attorney file a suit against me writing bad check and fraud and they keep harassing me. And they used the XXXX. No XXXX XXXX and the XXXX of XXXX in XXXX XXXX I call them and verify what is this about, at the end they are to collect money from I owe this company. They to call people whom is put in reference in my application.

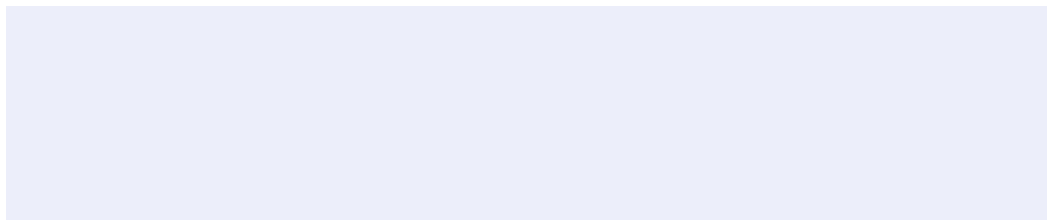
I was loaned {\$800.00} from CastlePayday Installment Loans with the agreed terms I would pay a one time finance fee of {\$280.00} upon receiving the loan. They did not disclose to me a {\$280.00} finance fee every time I would make a payment. Now twice a month, I am expected to repay {\$280.00} plus a principle charge of {\$25.00} or more a month to repay this loan.

Hello my name is XXXX XXXX, from XXXX XXXX SC. I had to get a payday loan from Cashnetusa. They was taking {\$120.00} out of my account every 2 weeks. I called them at XXXX XXXX/XXXX/2015 to explain to them i lost my job. I asked them if they would lower the payments. They said no, they were still going to take the money. I told them i lost my job, that i wanted to speak to the manager, the girl would n't put the manager on phone, and she hung up on me. I am in desperate need of help. I feel like my rights have been violated.

Took out a {\$3500.00} loan over 18 months ago Was told in XXXX of 2015, there

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check into Cash, Inc.	CA	917XX	Web
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Big Picture Loans, LLC	IL	620XX	Web	Servicemember
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Enova International, Inc.	SC	296XX	Web
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CNG Financial Corporation	WI	531XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/15/2015	Closed with monetary relief	Yes	No
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Consent provided	09/30/2015	Closed with explanation	Yes	No
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Consent provided	09/25/2015	Closed with explanation	Yes	No
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Consent provided	10/20/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1610236

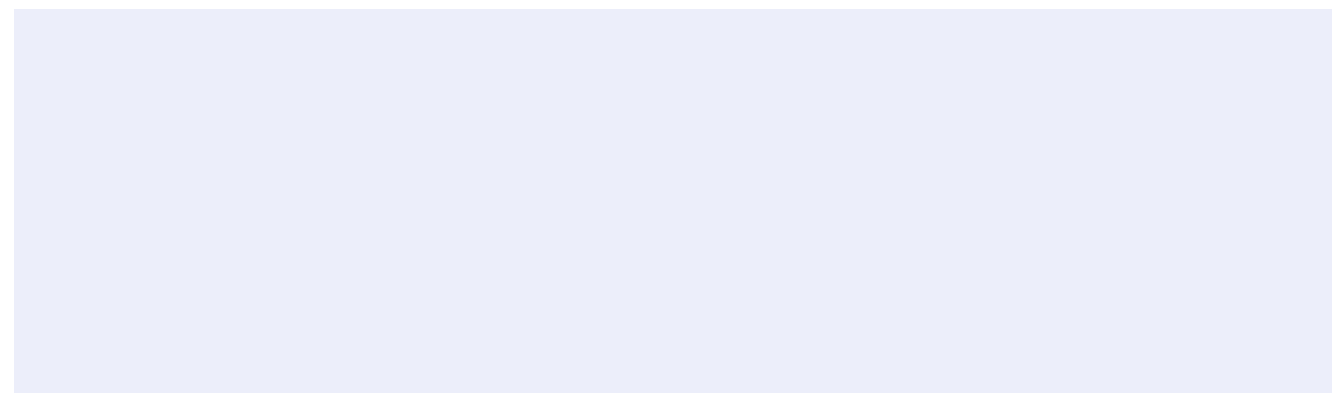
1579339

1580189

1616033

Payday Loan Complaints with Consumer Complaint Narratives

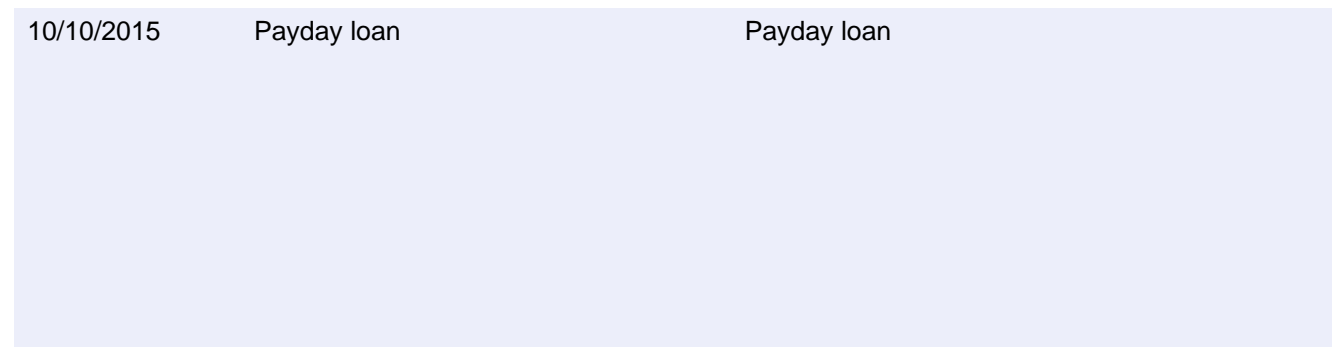
Based on Consumer Complaints



10/15/2015

Payday loan

Payday loan



10/10/2015

Payday loan

Payday loan

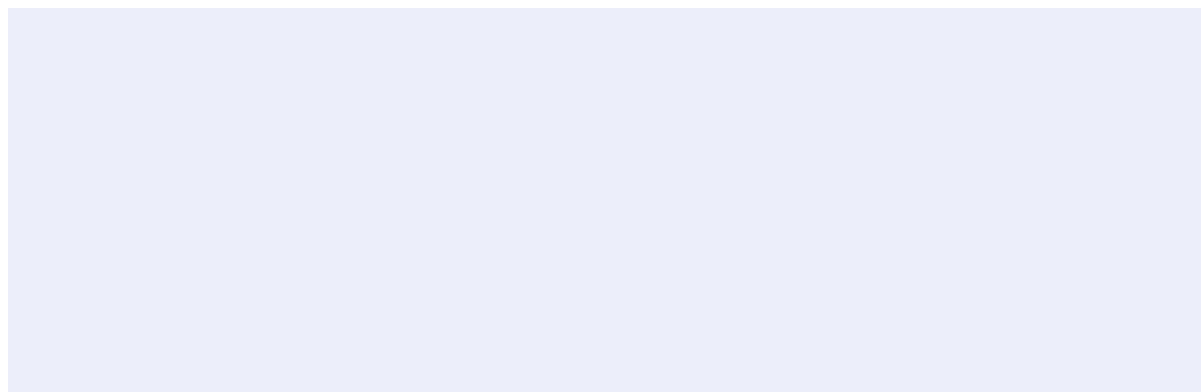
10/21/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

was XXXX payments left. (I 'm still paying). Paying over 300 % interest -- I get it. From what I can gather, now I am being charged additional " fees and interest " for time it took ACH payment to hit THEIR account. Have called to complain to company at every level, with usual referral to a complaint website. I have been given XXXX different pay offs and XXXX different reason why there is still a balance. 13 days ago, I filed complaint on website " XXXX " Have yet to hear from ANYONE and they claim fees and interest are still adding up. Calling the corporate offices yields a " they are a franchise office " call them attitude with no real offers to help to to my relief.

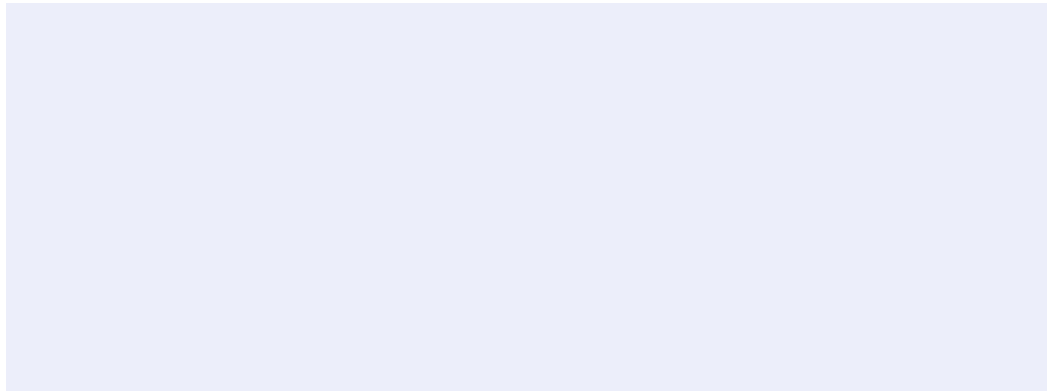
I took out this internet loan, {\$300.00} and have been making installment payments every two weeks. I did not know that they were not licensed in Indiana that that their percentage rates were unallowed. As of this date I have paid back approx {\$600.00} - their percentage is 761.09 % which is well above the percentage rate allowed. I believe that I do not owe these people any more money.

I am currently being harassed by email from XXXX loan companies. CashCallXXXX. They are threatening to sue/ garnish my check. I only applied for a loan with CashCall, paid the loan. Then CashCall said I still owe them XXXX dollars. I filed a complaint, they said they wrote it off on my credit report. These orther XXXX I have never applied for a loan nor have I received anything from them. I tried emailing them letting them know these are fraudulent, but no reply. Next I tried calling them at these numbers (XXXX XXXX XXXX, XXXX XXXX XXXX XXXX not reachable. PLEASE PLEASE PLEASE HELP ME. Thanks!

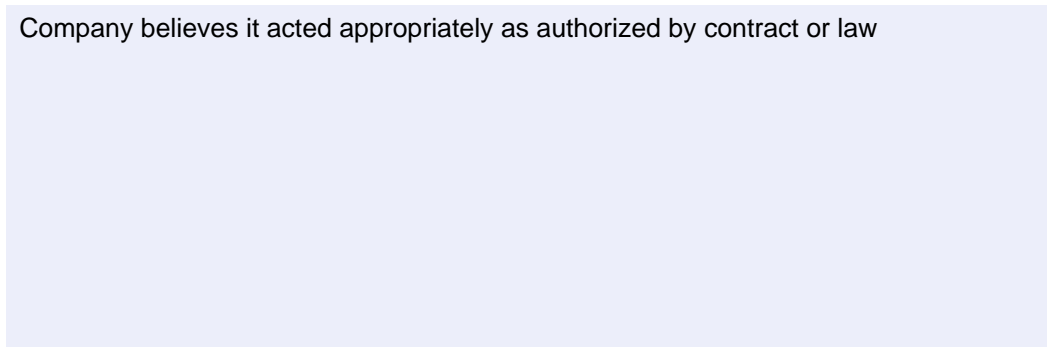
I filed a complaint to the XXXX Dept of Justice approximately XXXX years ago against a payday loan company after they continued to draft money from my bank account long after my loan was paid. NC DOJ wrote a letter to this company advising that their loan was illegal in NC and ordered them to stop all contact to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



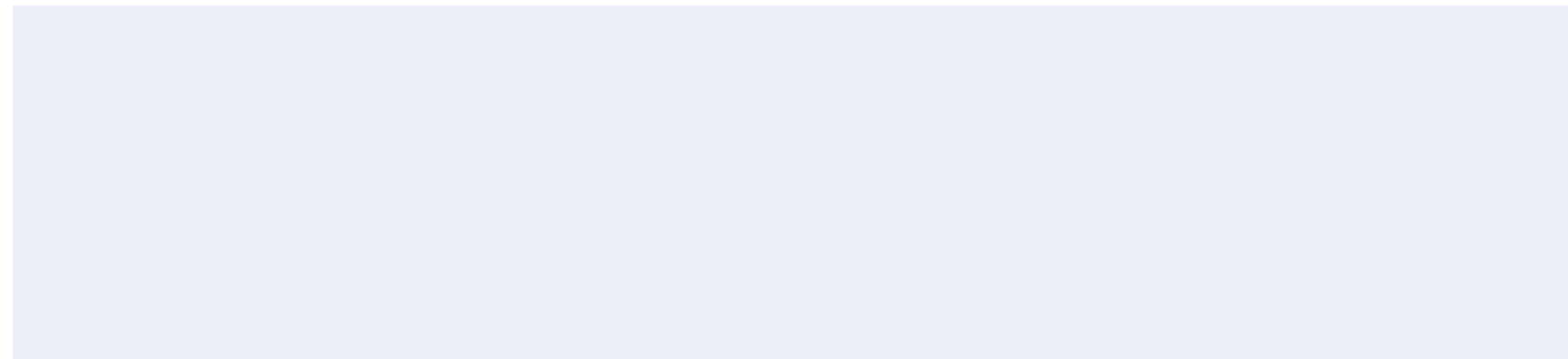
Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



BlueChip Financial

IN

462XX

Web

CashCall, Inc.

CA

902XX

Web

MNE Services, Inc

NC

287XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	10/19/2015	Closed with explanation	Yes	No
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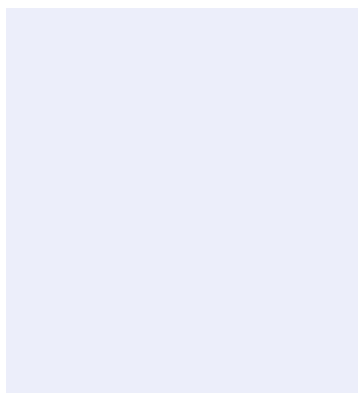
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Consent provided	10/14/2015	Closed with explanation	Yes	No
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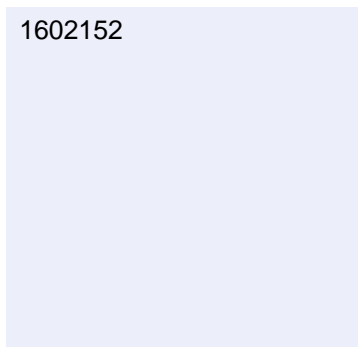
Consent provided	10/21/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1608908



1602152

1617700

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/10/2015

Payday loan

Payday loan

10/26/2015

Payday loan

Payday loan

10/27/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

me. I also closed that bank account. They are now calling me and my children and family threatening me with coming to my work and saying they have a case against me. Even calling my XXXX daughter at school. I only have the many phone numbers they call from. The main one is listed first. XXXX, XXXX, XXXX, XXXX.

Re : Your Application for LendUp 's Credit ServicesWe 're sorry. We can not approve you for credit services at this time. Please understand that asa XXXX Business XXXX XXXX XXXX, we provide as part of our credit services a guaranty on behalf of consumers for whom we arrange loans with third-party lenders. We therefore assess your ability to repay the loan you desire in determining whether to provide our credit services.

While we are working hard to find a solution for every consumer, we regret to inform you that we are unable to offer you credit services at this time.

Your application was processed by a credit scoring system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based upon the results of analyses of repayment histories of large numbers of customers.

The information you provided in your application did not score a sufficient number of points for approval of the application. The reasons you did not score well compared with other applicants might include : Unable to verify the supplied bank account information

I had a payment schedule set up with checksmart. They kept presenting my check to the bank. Cost me numerous fees and now my account is overdrawn significantly. Called corporate office of checksmart. Reps were demanding, condescending and rude.

Lender sent me a contract saying first payment due on XXXX XXXX, 2015 for {\$72.00} but on XX/XX/XXXX2015 they took {\$83.00} from my bank account they

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Flurish Inc.	TX	750XX	Web
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Community Choice Financial, Inc.	MI	481XX	Web
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Express Cash Mart Management	IL	606XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/15/2015	Closed with explanation	Yes	Yes
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Consent provided	10/26/2015	Closed with explanation	Yes	No
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Consent provided	10/28/2015	Closed with non-monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1602420

1623743

1625863

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/16/2015	Payday loan	Payday loan
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11/05/2015	Payday loan	Payday loan
------------	-------------	-------------

10/17/2015	Payday loan	Payday loan
------------	-------------	-------------

10/31/2015	Payday loan	Payday loan
------------	-------------	-------------

11/01/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

said I owed from a prior loan that 's not true loan was merged with new loan new loan new contract. Loan # XXXX been paying on loan for over a year, now they calling harassing my reference everyday.

My checking account number is not hidden nor encrypted on the lender 's website. I requested to have the account that I created with them to be deactivated. The internet support operations said they can not and I should be assured my information is protected. My information is not protected. I want my checking account number hidden, can you please help me?

I received a loan due to an emergency XXXX 2014 in the amount of {\$750.00}. I 've paid {\$1000.00} back and the balance is now {\$2300.00}. The company told me they 'd accept a settlement in the amount of {\$1700.00} in XXXX installments which would totals me paying back {\$2700.00} when my current balance is showing {\$2300.00} after a year worth of payments. It was done through speedycash.com

Lender charged my debit card without my authorization. My bank is XXXX XXXX XXXX in KY.

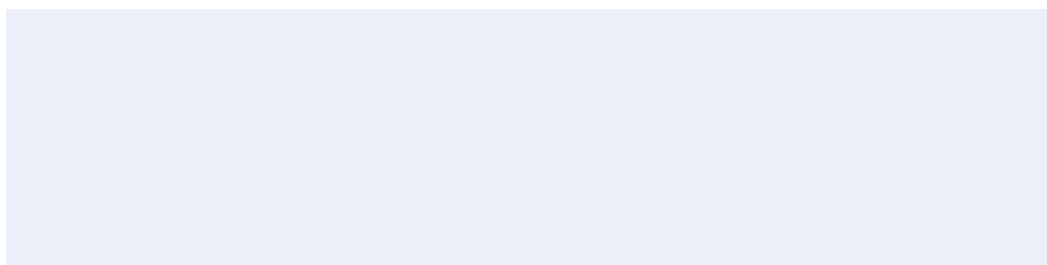
i borrowed \$ XXXX.which i was thankful forbut wasnt expect the ernomeous feesannual percentage is 668.17 % finance charge is \$ XXXX-amount financed is \$ XXXXtotal payments is \$ XXXXwhich each pay period i 'm only paying \$ XXXXto amount financedif i keep going like this i will be put out of my house/ and lose mycar due to the fees

I have never applied for a loan, received a loan or been in contact with the Check 'N Go Company. They sent an invoice or bill in the mail that states my payment has been dishonored.

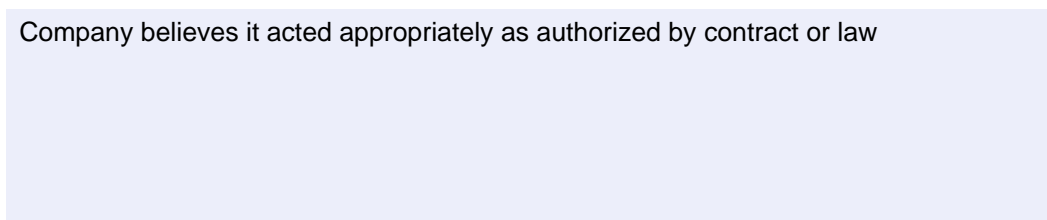
I 'm either concerned that someone has used my identity to take out a loan or Check 'N Go is trying to scam me out of money.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

958XX

Web

Speedy Cash Holdings

LA

707XX

Web

LDF Holdings, LLC

KY

400XX

Web

Green Trust Cash, LLC

GA

301XX

Web

Older American

CNG Financial Corporation

FL

322XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/16/2015	Closed with explanation	Yes	Yes
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Consent provided	11/05/2015	Closed with monetary relief	Yes	No
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Consent provided	10/29/2015	Closed with explanation	Yes	No
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Consent provided	11/02/2015	Closed with explanation	Yes	No
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Consent provided	11/01/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1611355

1640852

1612238

1634248

1634614

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/05/2015

Payday loan

Payday loan

11/10/2015

Payday loan

Payday loan

11/06/2015

Payday loan

Payday loan

11/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check 'N Go is trying to scam me out of money.

I was recently in a financial crunch and needed to meet a child support obligation etc I applied online for a payday loan and was lied to about the way the actual payday loans work. As a result I have had to close my bank account and send a Cease and Desist Letter. I still continue to receive threatening phone calls and harassment of my family members. I have paid over {\$600.00} in fees without touching the original principle amount of {\$500.00}. I am having to retain an attorney to stop the harassment.

I am not sure what happened. I think my ex-husband applied and received a payday loan in my name in 2010 when we were at the end of our marriage so he could move. He handled all of the bills. This company has continued to call my job since 2010 and I have asked them several times to not call my job. I have also asked them how can I resolve this issue. I have asked if I can file fraud documents to prove this, I was told if I shut up then it can be explained. I calmly asked and was still rudely told to shut up and it would be explained. XXXX XXXX (Supervisor of Verification from Mid-Atlantic Debt Collection) XXXX told me to shut up numerous times until I finally hung up on him and blocked the number.

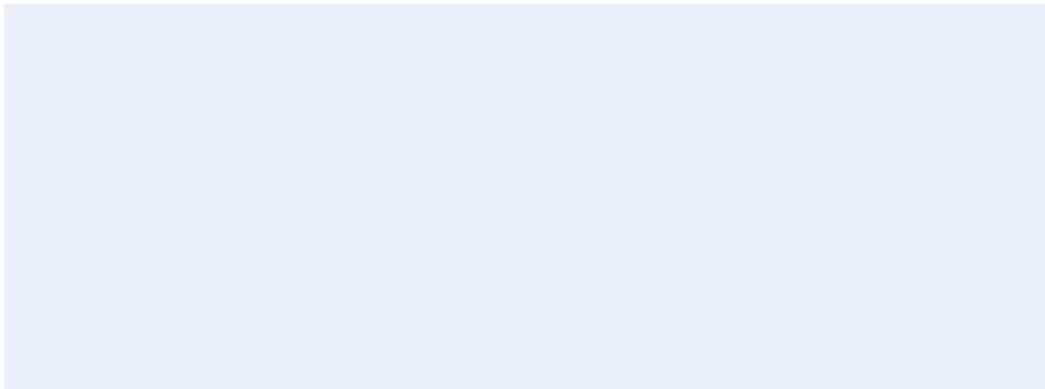
I was investigating the possibility of obtaining a loan for home improvement through (XXXX) your site and after submitting an inquiry I received a rejection notice. It also appeared on my credit report. I was only looking for the possibility of obtaining a loan and did not request one. Can you assist me in removing it?

CBE Group has never sent me a letter in the mail for pass due loans. At XXXX point I took out a payday loan back in XX/XX/XXXX and was over charged on interest fees and closed my bank account as they got more then they should by the payday loan company. I reopened my account with a new account number with the same bank. So years later the CBE Group who is a XXXX party maybe trying to collect on the loan which I was over charged on interest and paid back

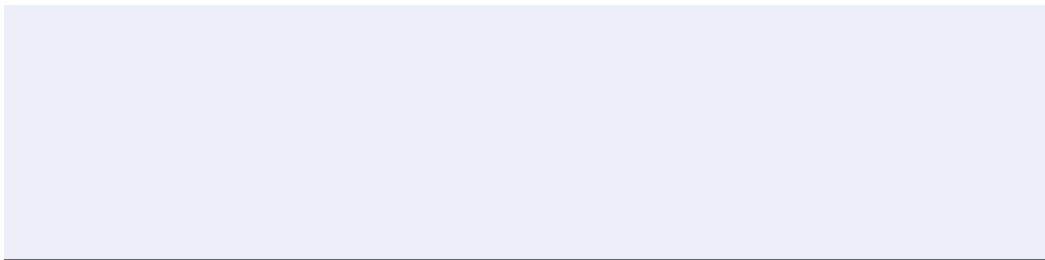
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC

FL

322XX

Web

Mid-Atlantic Consumer Services

GA

300XX

Web

Wells Fargo & Company

AK

996XX

Web

The CBE Group, Inc.

IL

600XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/06/2015	Closed with monetary relief	No	Yes
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Consent provided	12/16/2015	Closed with explanation	Yes	Yes
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Consent provided	11/25/2015	Closed with explanation	Yes	No
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Consent provided	11/12/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1641208

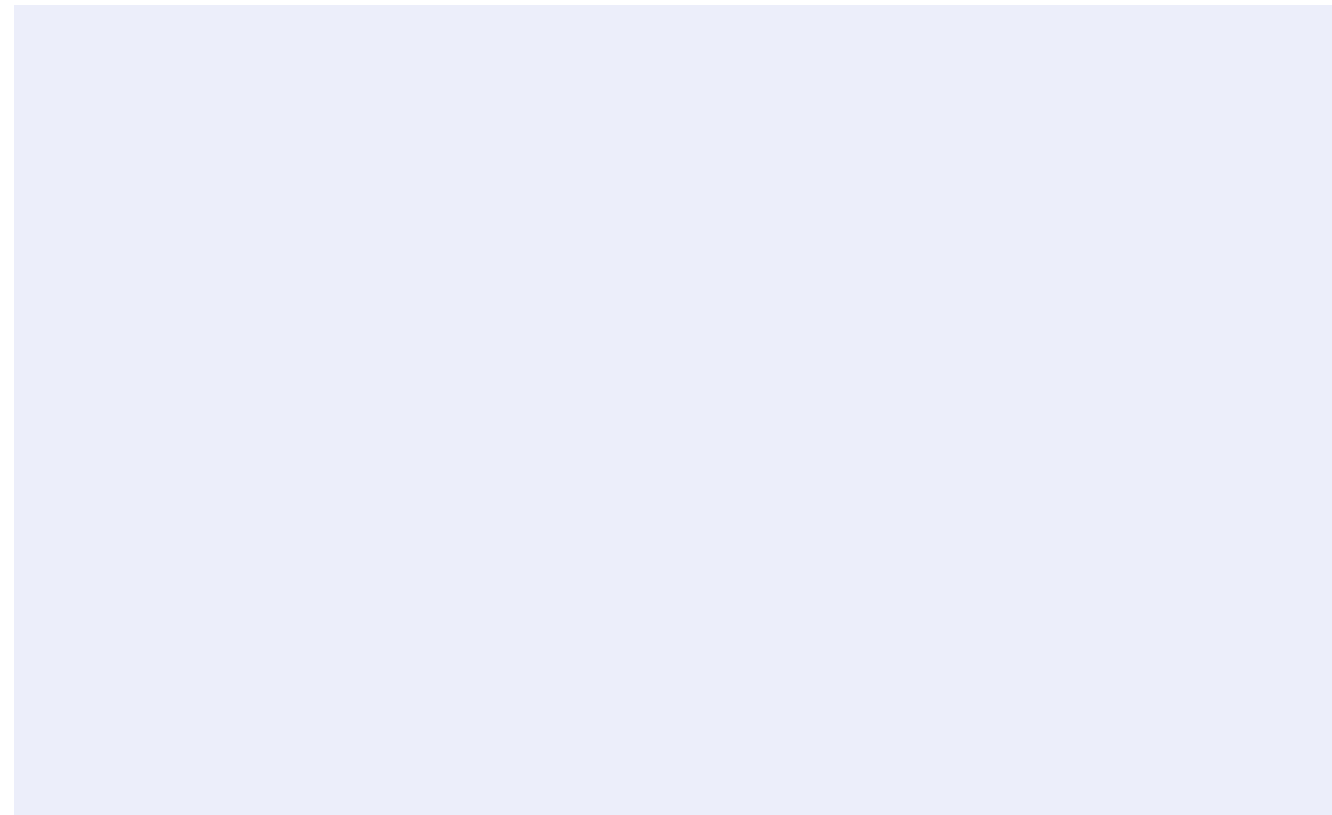
1650265

1644113

1635872

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



12/02/2015

Payday loan

Payday loan

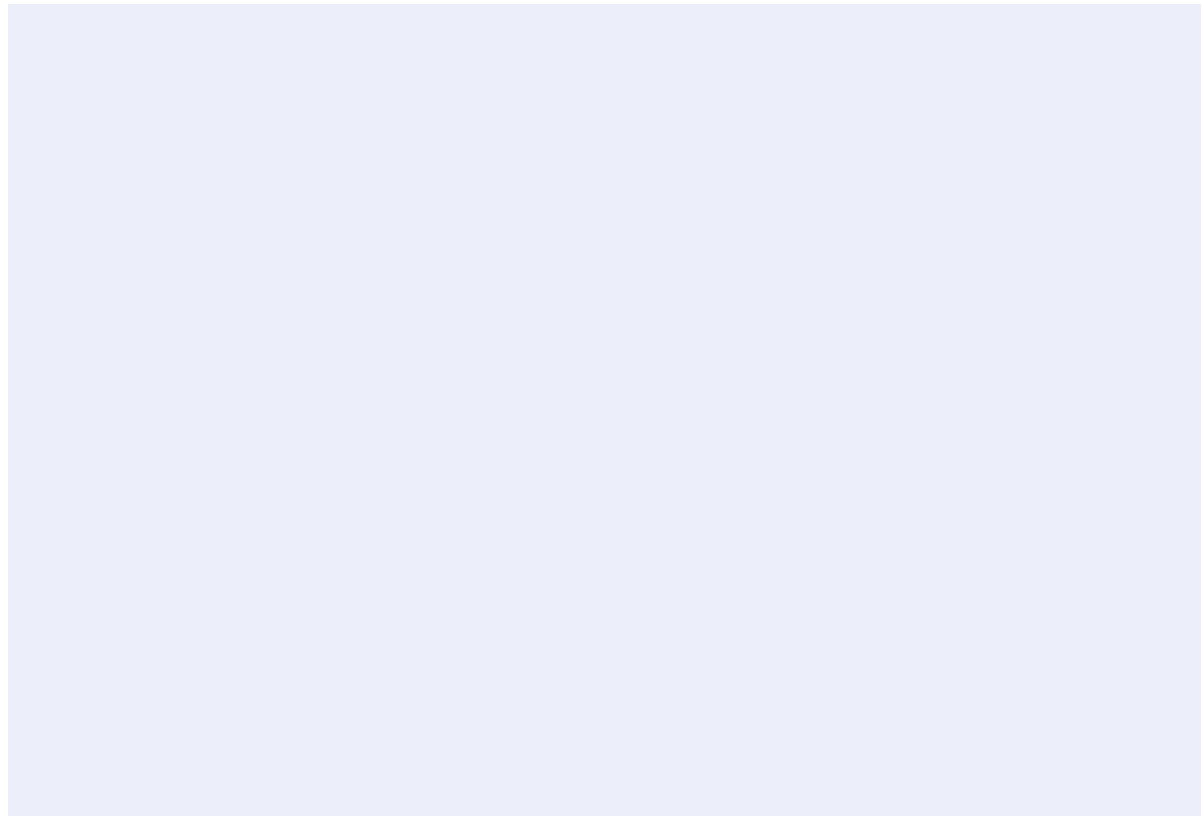
12/03/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

trying to collect on the loan which I was over charged on interest and paid back which the loan company wanted more and more.

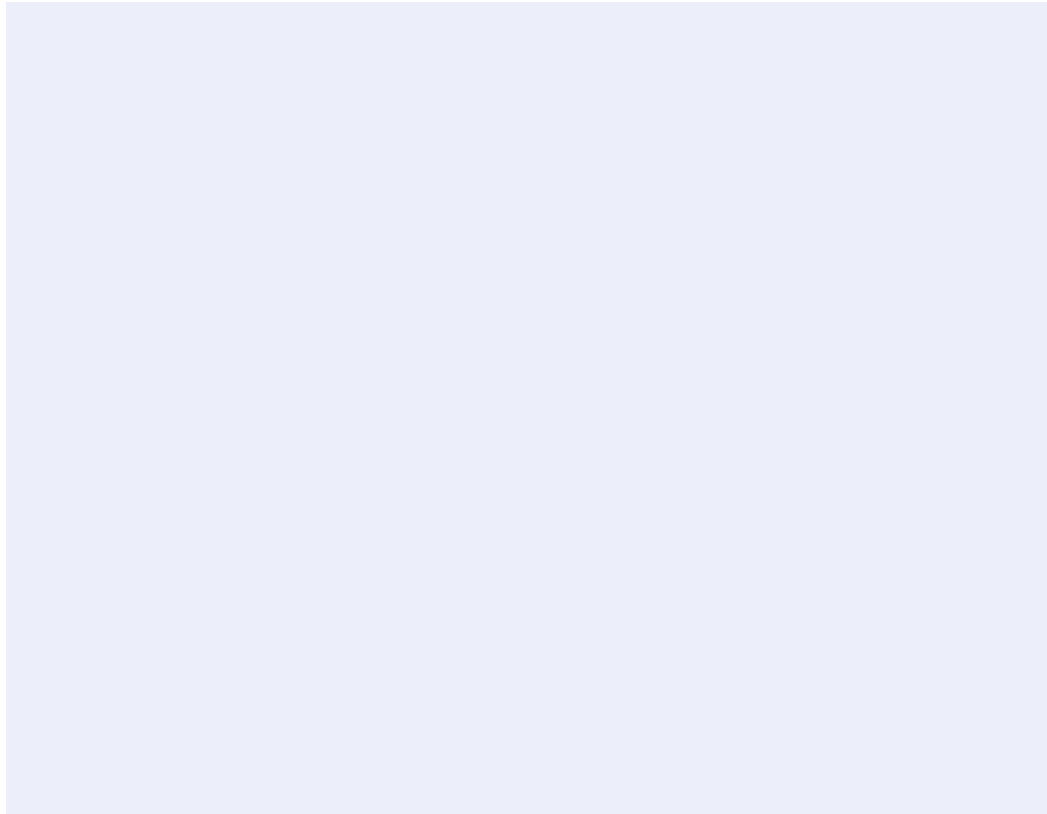
Anyway Number that called was XXXX. Called me after XXXX on my way home from work one night last week on XX/XX/XXXX. I picked up the call and the lady seem rude asking what my name was and my social security number with of course what my home address was. I did n't give them that info. I said to the lady if you call my cell phone and think you have the right person send me a letter in the mail. I basically told her to shove it and send me a letter in the mail if you have anything on me for whatever they wanted. So just today XX/XX/XXXX week later they called my dad 's cell phone stating that his son has a bad check. I get a call from my dad and I 'm like I have no idea what they are talking about. I do n't write checks. All my bills are paid online anyhow.. So next time CBE calls I 'm going to record the conversation and let my police buddy take it from there see if I can use any of there harassment against them in the future!!! I want them to stop calling me and they buy these outstanding loans on the pennies and I 'm sure they would love to clear out my bank account. That 's not going to happen because I 'll go to CBE office in Iowa and do matters in my own hands if I have too one day!!! So please make them stop cfpb and do your thing. Thanks

I unable to repay Ace cash express and the loan was charged off from four or five years ago. Now a person claiming to be from a lawyers office demandind that I give them my bank information or they will file hot check charges on me tonight. He called back and asked how will like being shoved in a police car handcuffed. he said his name was XXXX XXXX and the phone is XXXX

I contacted the lender at Advance America and let her know about my financial hardship situation. She processed the court papers and had a third party call my uncle and my friend about getting the papers processed. I have stayed in contact

Payday Loan Complaints with Consumer Complaint Narratives

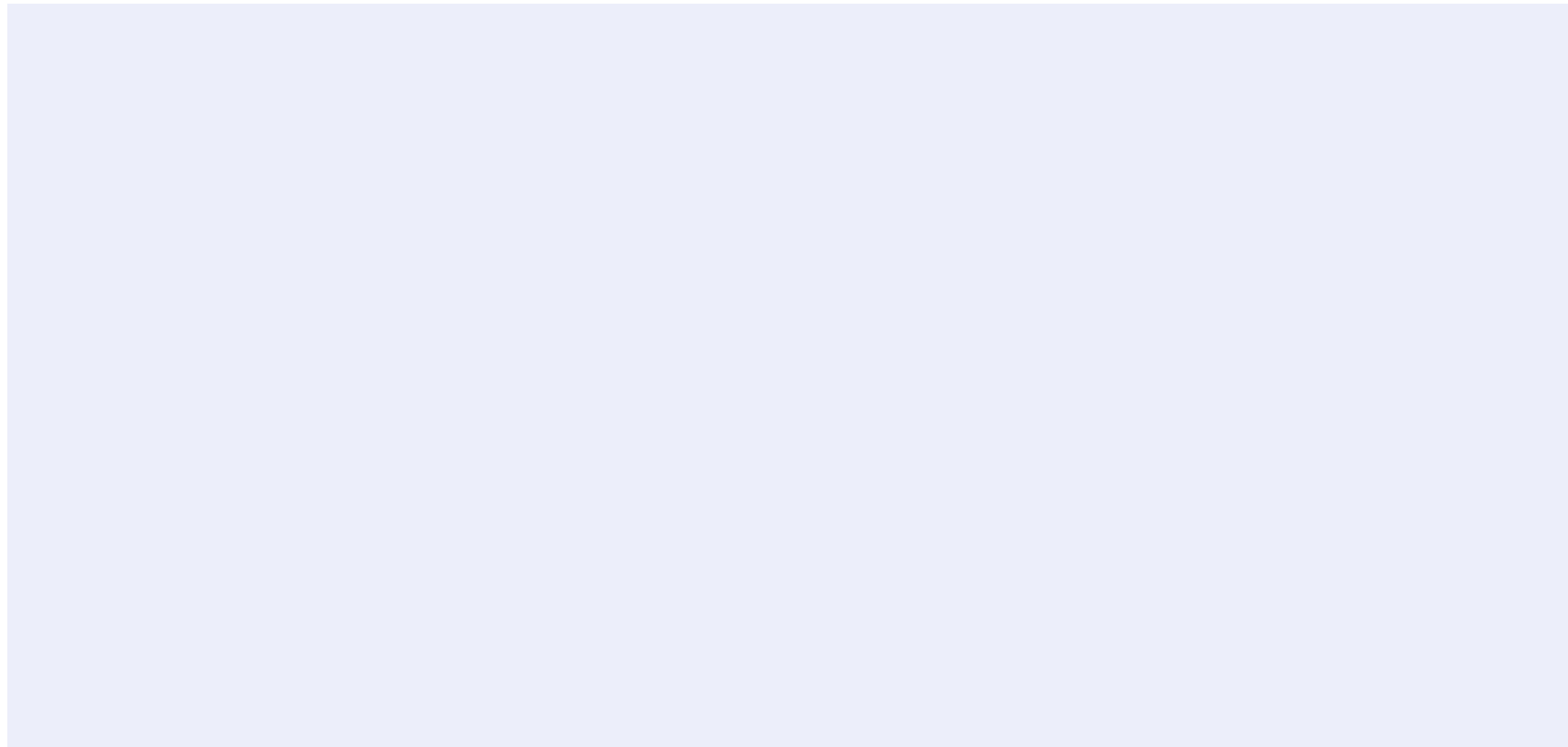
Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

750XX

Web

Advance America, Cash Advance Centers, Inc.

TN

374XX

Web

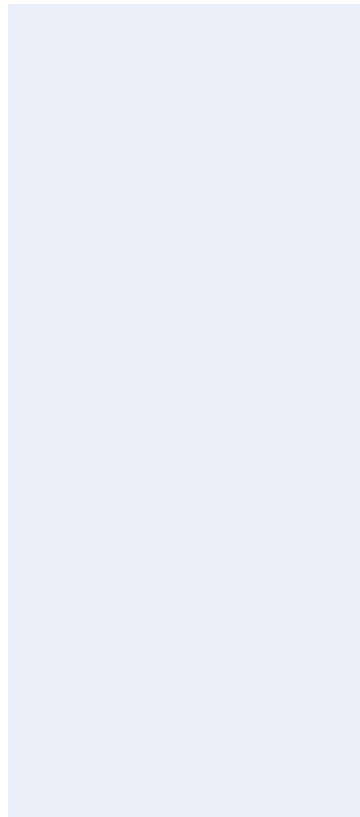
Servicemember

Based on Consumer Complaints

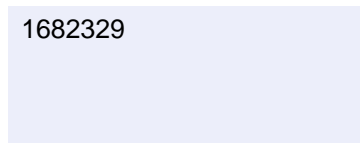
Consent provided	12/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1681085



1682329

Payday Loan Complaints with Consumer Complaint Narratives

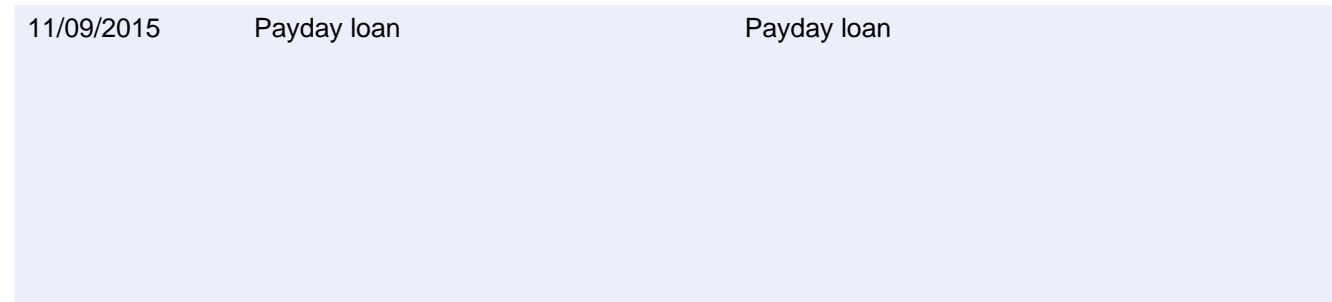
Based on Consumer Complaints



11/13/2015

Payday loan

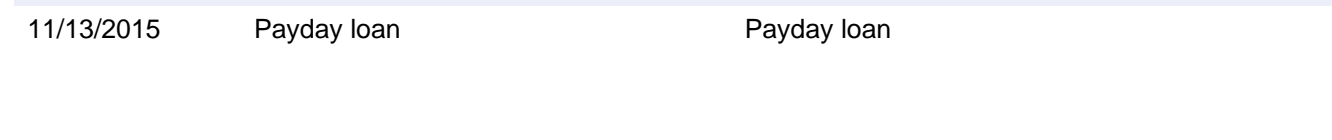
Payday loan



11/09/2015

Payday loan

Payday loan



11/13/2015

Payday loan

Payday loan



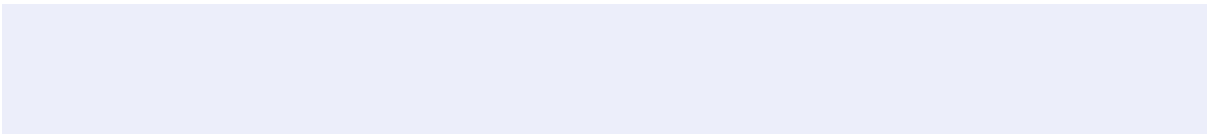
11/30/2015

Payday loan

Payday loan

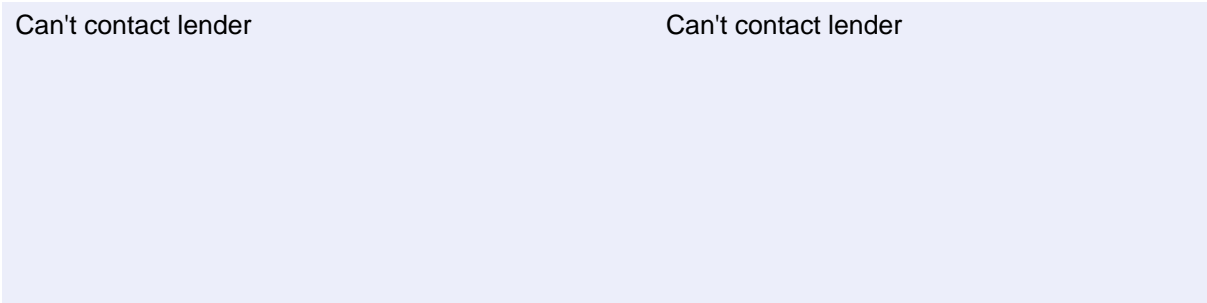
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

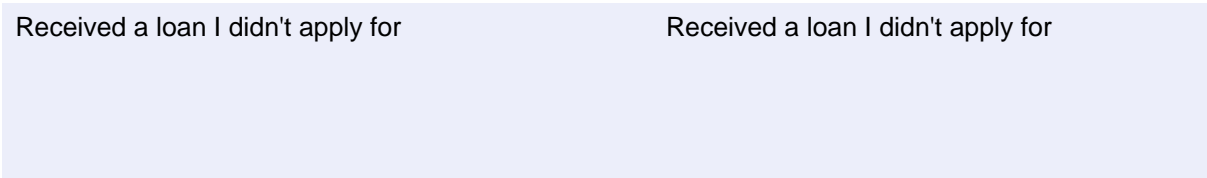


Can't contact lender

Can't contact lender

Applied for loan/did not receive money

Applied for loan/did not receive money



Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

with them about my loans. I keep getting harassing phone calls from them more than one a month. my uncle, mom and friend recieve phone calls from a third party in Texas for Advance America.

I asked for a payday loan of XXXX, payments of XXXX on my payday (never happened, they have been charging the opposite weeks), these payments will continue until 2018, which means I will be paying over XXXX for this XXXX loan.I have paid XXXX, and am willing to pay XXXX by money order to complete this transaction.I was not aware of this payment length until after I signed.The charging of the payment on opposite weeks also caused my account to be overdrafted.

I took out a payday loan ace cash advance and they said I could make payments when the due date came I tried to make a payment and they said I had to pay in full or they will take the whole amount. I had to close my account due to this and since it happened over 2 years ago and since then I have filed and discharged bankruptcy they are still continuing to harass family members and threaten with legalities about 9 months ago my attorney did call and leave a message with them stating this information and they are still doing this

I have gone on line to tried to get a loan from a company called Rise and the last time I tried to appy for a loan from this company the letter stated that fraud is on my record.I immediately called this company and was told that this information could n't be discussed over the telephone.I 'm very concerned about this situation because in 2004 MY previousdriver license information was used fraudulately in this women opening a bank account in my name.This is my email account XXXXXXXXXXXXX

Received a phone call on XXXX from Office of XXXX, pretrial mediation stating I owed XXXX to a payday lender that have never received money from. The caller was named " XXXX " who refused to give me any information as to contacting Check N go. I went online and found a contact number, spoke to a representative

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MD

211XX

Web

Older American

ACE Cash Express Inc.

OH

441XX

Web

Risecredit, LLC

OH

432XX

Web

CNG Financial Corporation

VA

232XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	11/13/2015	Closed with explanation	Yes	No
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Consent provided	11/09/2015	Closed with explanation	Yes	No
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Consent provided	12/02/2015	Closed	Yes	No
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Consent provided	11/30/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1653525



1646420

1654202



1675537

Payday Loan Complaints with Consumer Complaint Narratives

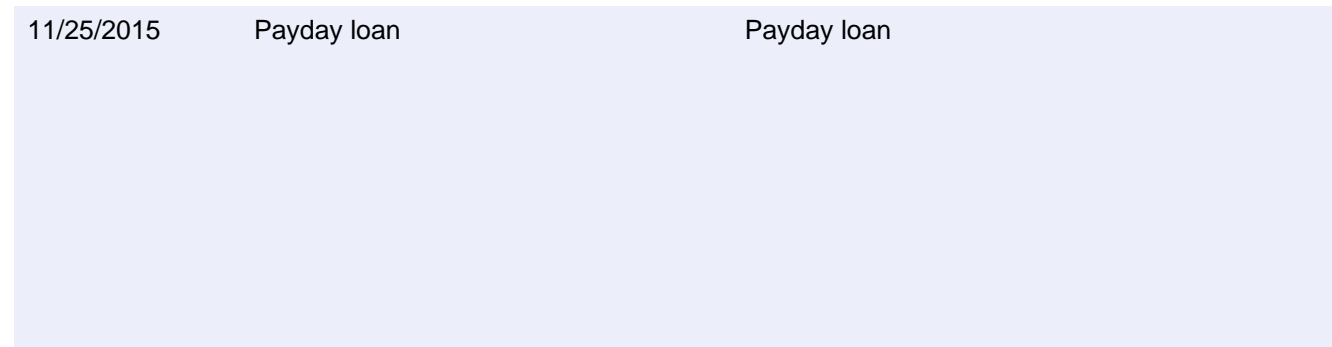
Based on Consumer Complaints



12/07/2015

Payday loan

Payday loan



11/25/2015

Payday loan

Payday loan

12/17/2015

Payday loan

Payday loan



12/11/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

whom I asked if my name and last XXXX of my digits have been in the system past or present. The answer was no. I smell a scam.

XXXX phone # : XXXX

I XXXX XXXX took a loan out with cash express and right now as it stands I am going through a financial hard time and I will admit I do owe it just recently cash express came to my mom and dad 's house and delivered paperwork to my mom while I was away and I offered them {\$100.00} a month and they would not accept the payment and told me they would see my XXXX in court. and I do draw a XXXX check so just recently I typed up a cease and desist form and mailed it to the corporate headquarters and the local store of cash express on XX/XX/2015 and just recently I just received XXXX letters XXXX from the corporate headquarters and the local store and I do have witness to said fact of the letters being sent out and received. if you like anymore information please contact me XXXXXXXXXXXXX

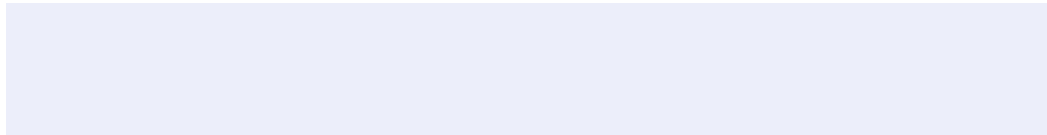
Since XX/XX/2015 I started making a small loan from CashNet USA in order to help me get back into my XXXX from being off during the XXXX. I borrowed a total of {\$500.00} over 3 months, but now after paying back on the loan every two weeks (when my checks come) in I 've payed back over {\$530.00} but still owe {\$530.00} with % 275.85 interest. It is almost impossible to pay back the loan since the interest is so high. I did n't realize this when I took the loan nor did I read my statements until I realized that what I was paying every two weeks was being absorbed as fees and interest on the balance.

I went in there on XX/XX/2015 and they gave me less than 7 days to pay off my loan. And they did not date my check for my correct pay date. I getting paid on the XX/XX/XXXX due to the Holiday. Lady was very rude and unwilling to call a manager.

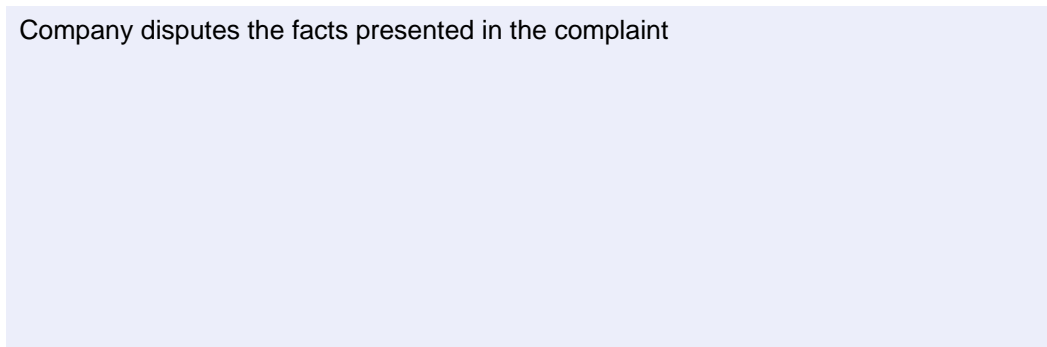
Check smart is calling my place of work and when I asked that they stop they refused, telling me to call a different office but refused to provide that phone

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cash Express, LLC

TN

378XX

Web

Enova International, Inc.

TN

370XX

Web

ACE Cash Express Inc.

CA

913XX

Web

Community Choice Financial, Inc.

MI

481XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	12/07/2015	Closed with explanation	Yes	No
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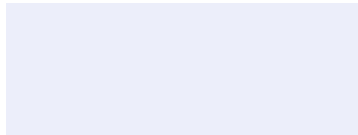
Consent provided	11/25/2015	Closed with explanation	Yes	No

Consent provided	12/17/2015	Closed with explanation	Yes	No
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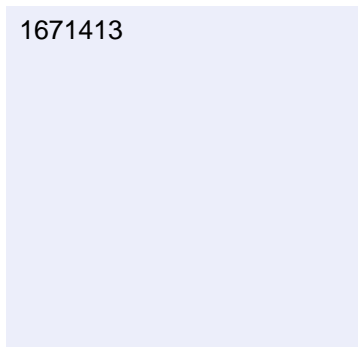
Consent provided	12/11/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1685274



1671413

1698899



1693308

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/05/2016

Payday loan

Payday loan

12/08/2015

Payday loan

Payday loan

12/08/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

number.

I was contacted by a company calling themselves " High Point Assets " (phone # XXXX) regarding an " outstanding payday loan issued to me in XXXX of 2013 ". I did not apply for or receive a payday loan at that time. I wouldn't simply have ignored the call and considered it a waste of my time except the person had the last XXXX of my XXXX and the name of my bank for " verification purposes ". This makes me alarmed that they have collected other information about me. This is obviously a scam and I'm doing my best to report them to all of the relevant agencies for investigation. Please do your diligence.

Collection company called saying I had a payday loan from several years back, this might be true I went through a rough patch years ago, they had my full name, address, social security number and what bank I dealt with. They threatened criminal actions against me but when I disputed some of their claims they refused to give me the name of the company calling me. The number is XXXX

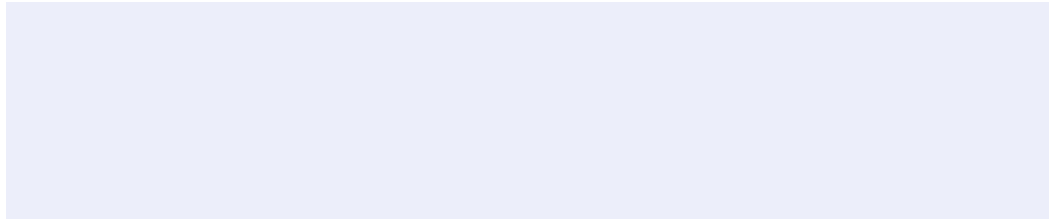
I received a letter for a short term loan from a company called Castle Payday. Having been hit with unexpected expenses, I contacted them and received a loan in the amount of XXXX and was told that finance charges would total XXXX, though high, I accepted.

The loan documents that I was able to view at that time did NOT show the " Truth in Lending Disclosure " that is part of them now. that I would be making interest only payments totaling {\$1500.00} plus the amount of the loan for a total payment amount of {\$1800.00} for a {\$350.00} loan.

The practice is beyond deceptive and a quick check of this company online shows many victims in the same boat as I am. I am continuing to make payments as per the agreement (which again I was told would have a finance charge of {\$120.00}

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

High Point Asset Inc

UT

840XX

Web

Servicemember

CNG Financial Corporation

MI

480XX

Web

Big Picture Loans, LLC

FL

329XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/05/2016	Closed with explanation	No	No
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Consent provided	12/08/2015	Closed	Yes	No
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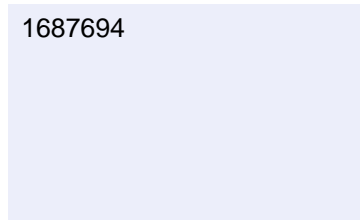
Consent provided	12/11/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1728705



1687694

1687787

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/18/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the agreement (which again I was told would have a finance charge of {\$120.00} not {\$15000.00}) for fear of having my credit impacted. This is a deceptive loan practice and have learned by a quick search that I am far from the only person to have been scammed by these people.

A quick search of the internet showed that even though they are a " Tribal " lending (and I use that term to be polite) company, that the FTC has been granted authority to go after companies that engage in these practices.

In any court, finding that a company is charging at finance charge of {\$1500.00} for a {\$350.00} loan totaling charges of {\$1800.00} is, to the best of my knowledge, illegal.

I received XXXX loans from various payday loan Agencies, all in which were financed by the same Finance Company. I needed the loans to pay medical bills, and well needed car repairs, I was not aware that their was XXXX Finance Company for all XXXX loans. When I went back to payoff XXXX my loans and re-loan, I was told that I could not re-loan due to my reaching my cap with the Finance Company. This caused a great financial crisis for me, because I had given them over {\$700.00} contingent upon them giving a portion of it back so I could fulfill my other obligations. I contacted the Finance Agency, whom had XXXX my loans listed under a different ss # and another not listed at all, but yet I was declined receiving another loan " due to reaching my cap " I had also paid off another loan to get a higher amount the lower amount was {\$1100.00} APR of 286.27 % total payments of {\$3100.00}. I had paid {\$2400.00} at {\$280.00} monthly for six months. I was told I had to payoff the loan first before increasing the amount, so the Lender said I still owed {\$810.00} plus pay a additional fee of {\$55.00}, so the interest that was deducted for paying off the loan early was only

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

NCP Finance Limited Partnership

OH

441XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/21/2015	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1707907

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/14/2015

Payday loan

Payday loan

12/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$560.00 } (which was unfair amount) so now the new financed amount was { \$4100.00 }, I received { \$3300.00 } after they deducted fees at a 221.13 % APR with monthly payments of { \$760.00 }, so the total amount owed to this same Finance Company would be { \$13000.00 } over a period of 17 months for a loan less then { \$3000.00 }. I 'm certain that the Loan Agencies are not allowed to charge this much for small loans, and if they are someone need to do something about it. If they are licensed under the Mortgage Lending Act then they should be giving Mortgage Loans not payday loans. Payloans from XXXX, XXXX XXXX XXXX, XXXX and installment loan from XXXX all financed by NCP Finance (Lender). A LOAN WAS DONE XX/XX/2013, AND PAID XX/XX/2013 IN FULL. i WANTED TO PAY IN FULL AND CALLED TO MAKE THE PAYMENT OVER THE PHONE. i ASKED WHAT THE AMOUNT WAS IN FULL THAT NEEDED TO BE PAID. i PAID AND ASKED IF THIS WAS FINAL AND CLOSED. THE PERSON I SPOKE WITH SAID YES, PAID IN FULL. TODAY I RECEIVED A CALL FROM A COLLECTOR ON BEHALF OF ACE SAYING I OWE MONEY. { \$880.00 } PLUS LEGAL FEES????!!!!??? i PAID IN FULL WHY DO I OWE THEM MONEY, THE LADY I SPOKE WITH XXXX XXXX SAID WELL WHO EVER YOU SPOKE WITH WHEN YOU MADE THE PAYMENT DIDNT CLOSE THE ACCOUNT???? NOW THEY ARE SAYING YOU OWE THEM MONEY.???? WHAT DO I DO??? i HAVE THE BANK STATEMENT FOR THE AMOUNT I PAID. i WAS TOLD ON THE PHONE THAT PAYMENT WAS IN FULL!

I was contacted by a debt collector for an online payday loan they claim was made. Somehow, they had all my personal information, and demanded I pay them XXXX dollars immediately. The account they claim was put down as the pay-out to re-receive their funds was closed three-five years before they claim this payday loan was made. They also claim it was by an address that I had n't lived at for several years.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	TX	750XX	Web	Servicemember
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Kingston Financial, LLC	OK	741XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/14/2015	Closed with explanation	Yes	No
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Consent provided	12/14/2015	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1695668

1695788



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/09/2015

Payday loan

Payday loan

12/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

On XXXX XXXX, I took out a {\$200.00} loan from this company (Cash Central). I refinanced this loan shortly after I took it out because I knew I could n't make the complete payment on XX/XX/XXXX. I got an e-mail stating the refinance was approved and that on XX/XX/XXXX, I would have {\$120.00} taken out and the remaining amount taken out on XX/XX/XXXX. Two payments of {\$120.00} which would total {\$250.00}. On XX/XX/XXXX, I received an e-mail stating that {\$150.00} would be taken out on XX/XX/XXXX and to make sure that I had funds available. I responded to the e-mail stating that I did n't understand where the amount was coming from because I had the loan refinanced and explained that I had to make a rent payment which was why I refinanced the loan.

On XX/XX/XXXX, they attempted to take out {\$140.00} from my bank account (which resulted in me being overdrawn) and I filed a complaint with the local XXXX. I have not received word from them but today I received an e-mail stating that I am being charged an extra amount because the amount they tried taking out on XX/XX/XXXX was denied. I am currently overdrawn with my bank because this company did not honor the agreement I signed. I have a screen shot of the XXXX pending amounts and will provide it if necessary. Curiously enough, when I view my account now, the two payments do not show up. It 's like they were wiped out which is a good thing I have a screen shot of what my account said when I checked it on XX/XX/XXXX.

I received a loan from Advance America, XXXX XXXX XXXX XXXX XXXX XXXX, Oh XXXX, XXXX, Fax XXXX. I got myself trap in the unrelenting cycle, but paid as required every month. My wife lost job and I had to make some financial decisions. I am on a small SSI income. My first order of business was to find a way to get out from under this cycle. I found a program thru a debt relief XXXX. They contacted Advance to negotiate an agreement to paying off the loan. Advance refused to speak with them even under a POA. We could not understand why. XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

NV

891XX

Web

Advance America, Cash Advance Centers, Inc.

OH

454XX

Web

Older American,
Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/09/2015	Closed with explanation	Yes	No
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Consent provided	12/14/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1689007

1695933

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/15/2015

Payday loan

Payday loan

12/30/2015

Payday loan

Payday loan

01/06/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

contacted me and ask me to go in a request a rect of balance and fax it to them, they in turn would cut a check and mail it to Advance attached to rect. I contacted Advance and they would not give a rect of bal unless I came in and made arrangements to pay the bal of {\$500.00} off. I explained to them again my situation and I was not trying to renig on my obligation but getting help to pay them off. They refused to speak further on the subject and refused to mail or allow me to come in and pick up the needed rect of bal. Is there not some law that at least allows the consumer right to request documented proof of what is owed? This can be resolved today if they would give me that rect. it seems they are trying to keep me locked in to their contract. What can I do? XXXX said Advance told them they would not talk or give them anything, even with a POA. I feel I am being manipulated and my rights are being violated when I have resolved a means to this end. Thank you, can you help me resolve this matter? XXXX XXXX

Is this a legitimate organization? I had to provide my social security number and address to get them to remove my name from their mailing list. Then I got a follow up mailing piece asking me to sign my confirmation to not receive any more offers from their organization.

Wells Fargo treated me lousy as a new bank customer.

I got charged XXXX overdraft fee and my account would not let me activate my credit card issued to me by Wells Fargo in order to further avoid additional bank overdraft fees and cover my negative balance. I asked Wells Fargo to credit those fees and they refused. They also refused to close the account when I asked them to close it. They said they would first ruin my credit and send my account to collections. Last time I do business with this bank for any of my transactions.

XX/XX/XXXX I applied for a loan with loanme.com. Under distress I got this loan yet not fully understanding how the interest rate and payment would go. After making payments for a loan of {\$2500.00} I was told in XX/XX/XXXX that I owed

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Marlette Funding, LLC

WI

531XX

Web

Wells Fargo & Company

TX

799XX

Web

Bliksum, LLC

CA

923XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/17/2015	Closed with explanation	Yes	No
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Consent provided	01/05/2016	Closed with monetary relief	Yes	No
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Consent provided	01/11/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1697184

1722982

A light blue rectangular box, likely representing a redacted area or a placeholder for an image.

1729391

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/06/2016

Payday loan

Payday loan

12/16/2015

Payday loan

Payday loan

01/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

over {\$6000.00}. It would take over 2 years to pay off. I do n't have that kind of money nor knowledge of how this would work. anyway the calls of been a lot. as of XXXX/XXXX/XXXX I received a bogus threatening email stating I was taken to court in XXXX. I called the XXXX court and they have nothing.

I repaid a loan to ACE Cash Express in 2011, I have not heard anything from them until today, they called me to inform me that their records shows that I have not repaid the 2011 loan. They say that they have been trying to contact me about this but I have not received anything (no mail/ no calls) until today. I did not save my receipt but I know for sure that I re-paid this loan and I am not being credit for it. Please assist me with dealing with this Company that is now threatening me, Thank you in XXXX.

I was in need of money and I decided to get a payday loan, but I made the mistake of doing it online. I got matched with multiple lenders and they called me in the first stage with what they had to offer. I renewed a little later again with them since I almost lost all my money paying it back to them. So, now I am short of money again and I re-borrowed. The interest rates they have and the number of loans are prohibited by the State of Indiana. Also, these loans and their companies are illegal and not licensed in State of Indiana. I talked with Department of Financial Institutions (DFI). They said these are illegal practices. They suggested I close my bank accounts and call out these lenders who get people sucked into traps like this when they can not actually even offer or enforce these based on the State Laws. DFI suggested that I log a complaint against such institution here at cfpb Lendgreen : {\$1000.00} [https : //www.lendgreen.com/](https://www.lendgreen.com/)

LoanMe is reporting erroneous late payments on my credit file and I would like them to update their information accordingly. I made payment arrangements for the end of XXXX, 2015, however there was a miscommunication and my bank account was not charged until 8 days later, on XXXX XXXX, LoanMe made an

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	CA	900XX	Web
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LDF Holdings, LLC	IN	462XX	Web
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Bliksum, LLC	CA	900XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/06/2016	Closed with explanation	Yes	No
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Consent provided	12/24/2015	Closed with monetary relief	Yes	No
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Consent provided	01/21/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1729811

1704043

1748056

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

unauthorized charge to my bank account for twice the amount we had agreed to pay. It appears that LoanMe is penalizing me with late payments being reported to the credit reporting agencies every time I made a payment arrangement with them. Had they communicated to me that a payment arrangement would have resulted in a late payment I never would have agreed to the payment arrangement.

I received an installment loan of {\$500.00} on XXXX XXXX. On the phone, I was informed that I could pay it in advance. I was not given any payment options at that time, just told that payments would be automatically debited but I could pay in advance. I then received my loan agreement, which did not require a signature, rather a typed name and typing " I agree " which was taken from the application and not the agreement. Please see attached screenshot showing how I received my loan agreement and please note that instructions to sign and return are not included, nor is contact information.

On my first payment date, I went online to try and pay in full but it was not an option. Accessing the site from a mobile device, there was no way indicated to contact them online, only via phone. Since it would be financially easier to pay it over a couple pay periods, I allowed it to just debit through.

I 'll admit that it was my mistake to assume that any dollar amount was going toward the principal balance. I logged on toward what I believed to be near the end of my prepayment period, and found that they had rolled over my principal for XXXX consecutive pay periods. This means that as of today, XXXX XXXX, I have paid {\$600.00} on a {\$500.00} loan, and none has gone toward my principal.

I called them today and was told that there are payment options, and it was my responsibility to call back after I received my loan to choose XXXX. Nowhere was

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

WLCC

FL

322XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/28/2015	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1717678

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

this explained. They do not have an option to pay online, and they do not have an option to contact them online.

During the conversation with the " manager ", when we got to a point in the conversation where he was asking if it was my intention to pre-pay, he pretended the call was dropped, repeating " hello, hello " ignoring my responses and made the statement " unfortunately no response was received, so no changes will be made, " and hung up. I called from a landline, so the call was not dropped.

I called back, and he was who answered from their customer support line, leading me to believe he is not the manager. I then had to start the conversation again so that he could redirect the point of beginning of resolution. He asked if I would like to pay in full today, a total of over another {\$600.00}. I eventually told him to take {\$320.00} today and {\$320.00} next pay period, putting me in a bad spot financially and putting my total payments at {\$1200.00} for a {\$500.00} loan. I have not had a single missed payment or nonsufficient funds issue.

It is my belief that they intentionally complete everything over the phone so that there is no way to prove they have been misleading in their lending practices. I have taken payday loans in the past with no such issue ; everything was completed online, no phone call was required.

I do not understand how they get away with having XXXX pay periods of interest only, delaying repayment of the loan a full two months at over 880 % interest with no justifiable reason other than " well that 's in your loan agreement. " The XXXX pay periods of interest only payments are in fact in the unsigned loan agreement, hiding in the fine print. The loan agreement itself says you have the right to cancel,

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/11/2016 Payday loan Payday loan

01/15/2016 Payday loan Payday loan

01/30/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and conveniently cuts off the notice of cancellation email address.

After I spoke with the " manager " and set up my payment plans, my accrued finance charges as of this date mysteriously doubled. They have not uploaded a new loan agreement, and there is no indication of how these charges increased. Their mobile site is not synced with their desktop site, please note the times in the screenshots.

I signed up for Paypal where I entered my credit card and expected that card to be debited for all transactions where I selected the Paypal option.

I was recently contacted by Paypal for an overdue loan through their lending services. I did NOT sign up for a loan of any kind, especially one at 19 % interest when the card I chose to debit was only at 8 %. I do not know how to get this loan canceled and the late fee taken off. This enrages me that I could be signed up for something I did not agree to in any way. There is no form with my signature, nor an application for this loan.

The lender had agreed in an email not to deduct {\$290.00} from my bank account on XXXX/XXXX/16 and the payment would be due on XXXX/XXXX/16 and XXXX/XXXX/16. However, on XXXX/XXXX/16 they deducted the money without authorization and in contradiction to the agree payment arrangement. Now they are ignoring my calls and emails.

I have XXXX payday loans and my hours at my job were cut so I contacted XXXX relief to consolidate my loans/ I just did n't want to not pay them so I set up an arrangement to pay them through the debt consolidation company. they were receiving their payment out of the payment I was making to the debt consolidation company. They still debited my account I was back and XXXX with the bank. Even Though I was still paying them Credit box LLC and XXXX were still debiting my account even though I stopped payment with my bank they would then debit the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal Holdings, Inc.	MA	014XX	Web
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Enova International, Inc.	OH	443XX	Web
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AmeriCash Holding LLC	IL	611XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/13/2016	Closed with explanation	Yes	No
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Consent provided	01/15/2016	Closed with explanation	Yes	No
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Consent provided	02/04/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1737247

1745375

1765601

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/09/2016

Payday loan

Payday loan

02/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account for a different amount on a different day. They even went as far as harassing me everyday and calling my job to verify my employment. After that I was shortly fired my job said it was for another reason but it happened the same day they verified my employment. I was able to get unemployment but I am unemployed and they are still harassing me everyday and I have the phone records to prove it. I tried to do the right thing but in the end they caused a lot of heart ache and pain.

I APPLIED FOR A LOAN WITH WHOM I THOUGH WAS US BANK I WAS TOLD THAT I WAS APPROVED FOR A PERSONAL LOAN OF XXXX HOWEVER TWO DAYS LATER THEY CALLED AND TOLD ME THAT I NEEDED TO PAY CREDIT LIFE INSURANCE OF XXXX DOLLARS WHICH I SENT TO THEM THRU XXXX TO XXXX THEY TOLD ME THEY RECEIVED THE MONEY FOR THE CREDIT LIFE, BUT THE STATE OF MICHIGAN PUT A HOLD ON THE LOAN AND STOPPED THE LOAN TRANSFER, AND THEY I NEEDED TO PAY XXXX FOR THEM TO TAKE THE HOLD OFF. I PAID THE XXXX. XXXX ALSO TO XXXX XXXX, THEN THEY CALL BACK AND SAID THAT THE HOLD WAS NOT REMOVED AND THAT I WOULD HAVE TO PAY FOR XXXX FOR A ATTORNEY TO HAVE IT RELEASED. AT THIS POINT I TOLD THEM NO THAT I HAD NEVER HEARD OF ANYTHING LIKE THIS HAPPENING TO RECEIVE A LOAN. I TOLD THEM AT THIS POINT THAT I WANT TO USE MY RIGHT OF RESCISSION AND CANCEL THE LOAN REQUEST AND TO SEND ME MY MONEY BACK. THEY TOLD ME THAT SOMEONE FROM ANOTHER DEPTARTMENT THAT HANDLES THAT WOULD CALL ME BACK IT 'S BEEN OVER A WEEK AND NO ONE HAS GIVEN ME A CALL. THE LOAN OFFICE THAT I SPOKE WITH SAID THAT HIS NAME WAS XXXX XXXX XXXX LINE XXXX, XXXX THEY ALSO TOLD ME THAT THEIR WEB SITE IS XXXX

I have applied loan from Spot Loan {\$800.00}. I have found out that their fees is

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes complaint caused principally by actions of third party outside the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

U.S. Bancorp

MI

481XX

Web

BlueChip Financial

WA

980XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/12/2016	Closed with explanation	Yes	No
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Consent provided	02/09/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1779535

1775948

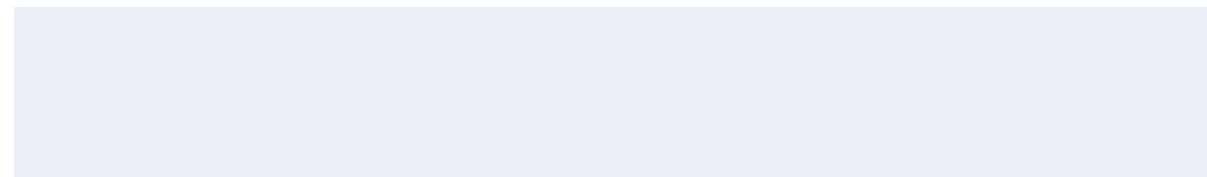
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/25/2016	Payday loan	Payday loan
02/05/2016	Payday loan	Payday loan
02/26/2016	Payday loan	Payday loan
02/28/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't stop charges to bank account

Can't stop charges to bank account



Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

too high and they do n't have license in state of Washington. I asked want to pay principle balance only. but they did n't agree. and Now collection company harassing and threatening me by phone every day to collect more than principle amount. They said they 're going to sue against me.

They saying I had got a pay day loan but I did n't

I have made my payment in full before the terms ended so that i would not have to be charge excessive fees for carrying out the loan to the full term and when i paid it i almost paid double from what was loaned which was {\$600.00} and i ended up paying {\$1000.00}

XXXX/XXXX/16 EFT-SPOTLOAN/8886816811 ({\$96.00}) in connection to complaint made under Case number : XXXX]. A requested was made for Spotloan to process full pymt of balance.

They draft only the minimum again. They used a method for me to believe they will waive the balance due as a good customer. It was a marketing tactic for monthly payments. I requested spotloan via e-mail to draft the full balance to have them stop drafting my account with interest and fees. This process only get them ungodly interest and fees not going towards the loan. The request was not process drafting only the min due. e-mail forward to : From : Help at Spotloan XXXX Sent : Tuesday, XXXX XXXX, 2016 XXXX XXXX " Request to post full balance of due ASAP, stop with the text procrastinating with the text. Process full payment due "

On Monday XXXX XXXX, 2016, I received an alert from my credit monitoring company XXXX XXXX, informing me that XXXX credit reports were taken out on me today : XXXX from XXXX XXXX and XXXX from Clarity Services Inc. I set up a Credit Fraud Alert with XXXX on Monday, XXXX XXXX, 2016 immediately. I filed a complaint with CFPB about the XXXX XXXX incident (Case number : XXXX) and i got that one stopped. I learned from my XXXX Fraud agent on Wed, XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	AL	352XX	Web	
LDF Holdings, LLC	WA	991XX	Web	
BlueChip Financial	LA	700XX	Web	Servicemember
Clarity Services	TX	752XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

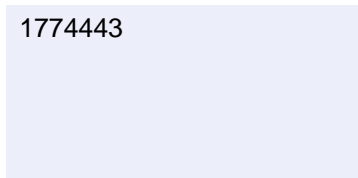
Consent provided	03/01/2016	Closed with explanation	Yes	No
Consent provided	02/29/2016	Closed with explanation	Yes	Yes
Consent provided	02/28/2016	Closed with explanation	No	No
Consent provided	03/02/2016	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1804102



1774443

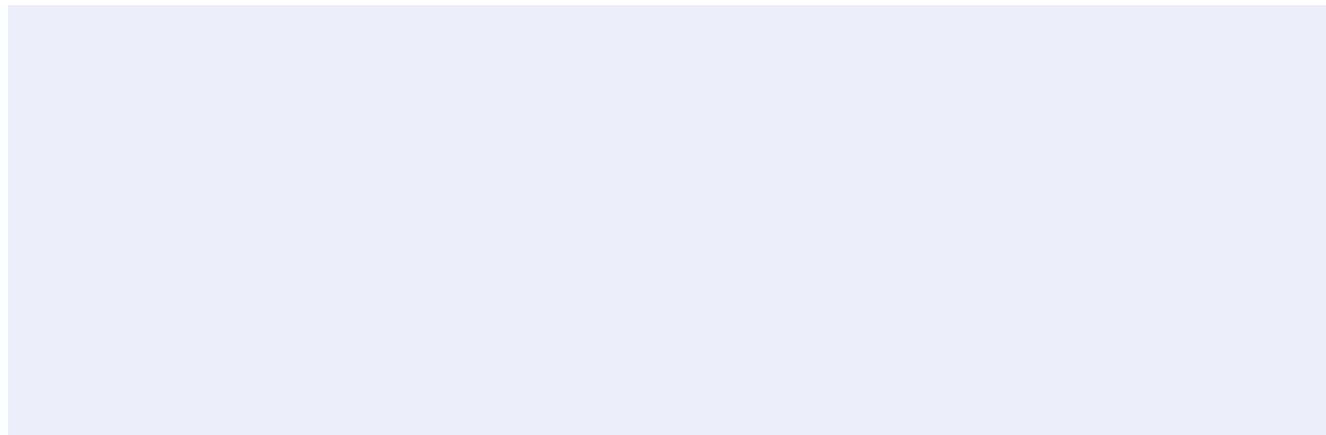
1807103



1807711

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



02/23/2016

Payday loan

Payday loan

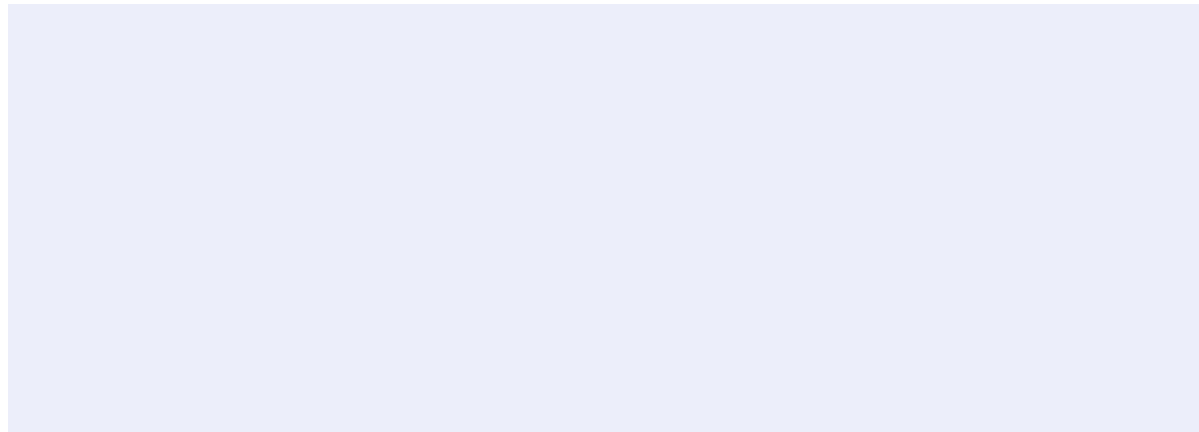
02/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX, that Clarity Services is a third party that pulled my credit report in response to an online loan application filed in my name with a company called XXXX XXXX. I have never heard of XXXX XXXX and did not make this application. I called XXXX XXXX directly (XXXX) and informed them that this was fraudulent. They told me that they would stop the loan process and send the application to their fraud department. Then, on XXXX XXXX I got another email alert from my credit reporting company telling me that Clarity Services had again pulled a second credit report on me. I do not know if Clarity Services once again did this for XXXX Loans or for a different entity. However, I have not applied for any loan or credit anywhere in XXXX or XXXX 2016 so any application now is fraudulent.

Advertisement from lender below / Waving balance of loan for on time payments ...
.Various Text Messages Received I fwd e-mails following up to lender as well additionally called but they do n't reply.

This appears/apparently to be a scheme to continue monthly payments.

Most recent i called to speak with a manger about the matter. The gentleman claims to be be a relationship manger stated he would have a manager call he knew nothing about the text. It have not happened of yet. Today I received a e-mail from : XXXX Relationship Manager.. I called immediately and they claim she was not in to review the matter.

Text received : (Spotloan) Nice job making your 2nd payment! If you make the next 2 payments, you may get the rest of the loan forgiven! Reply STOP to opt out of texts.

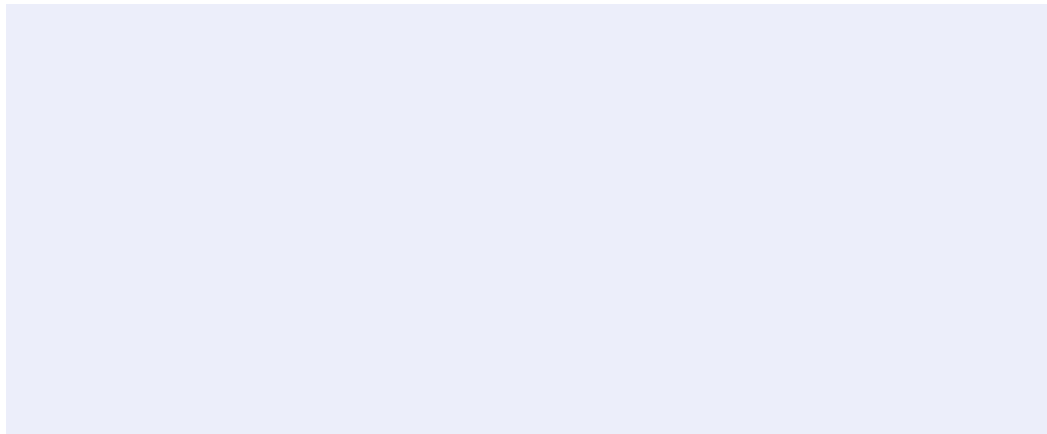
Reply - Wow cool!!!

All Text and e-mails are saved for review.

XXXX site said it is normally 20-35 % interest, but when loan documents arrived in mail, it stated 365.6258 % yearly. I was given {\$3300.00} and so far I have paid {\$3700.00} and they are demanding wage assignment to collets {\$3700.00} in

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

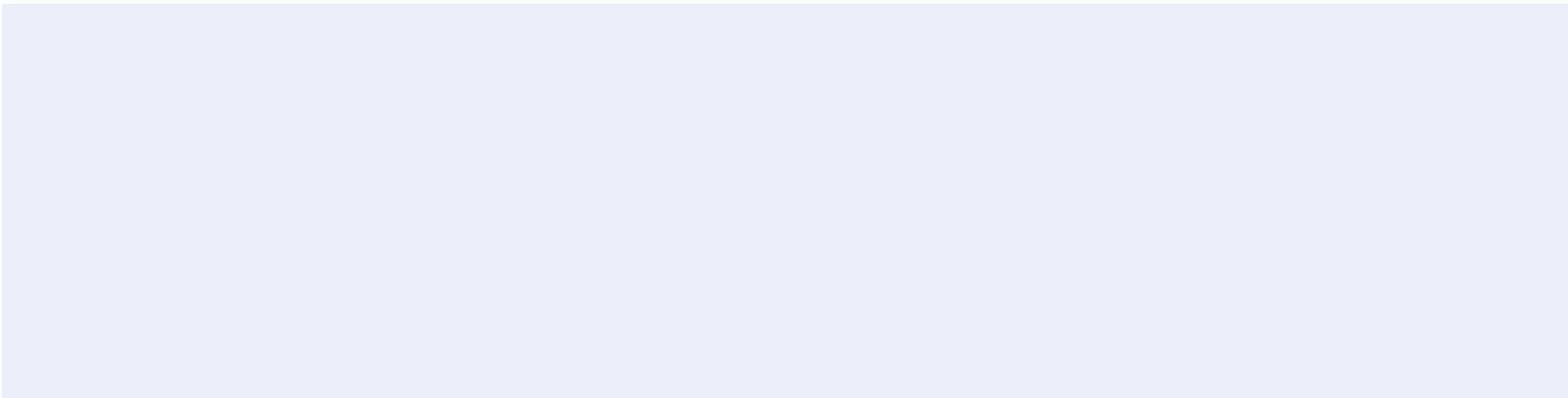


Company believes complaint is the result of an isolated error



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

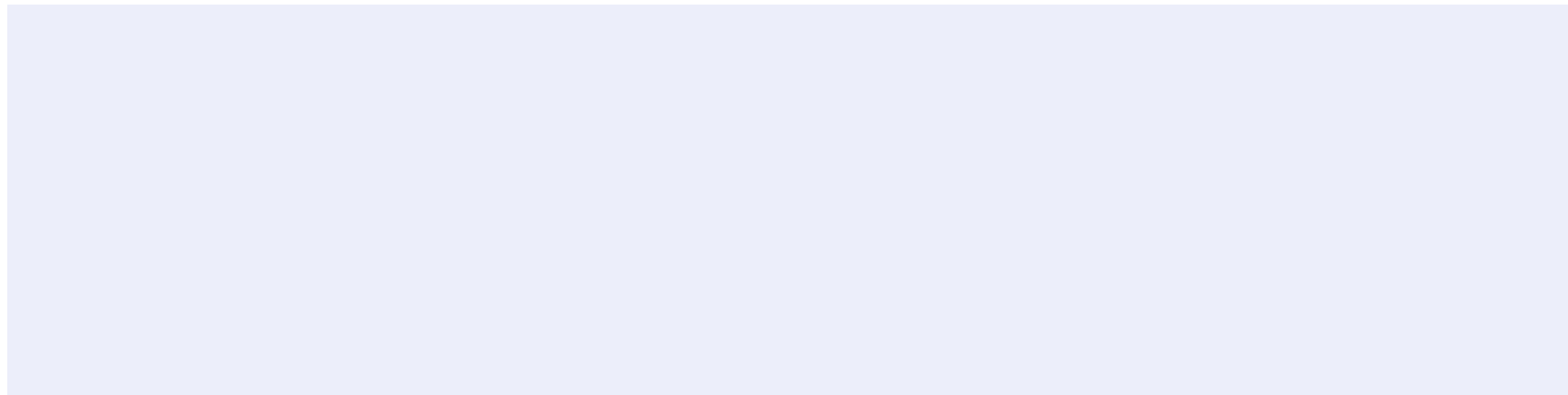


BlueChip Financial	LA	700XX	Web	Servicemember
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AmeriCash Holding LLC	IL	600XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

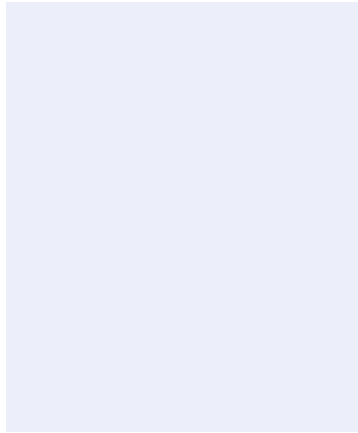


Consent provided	02/28/2016	Closed with explanation	No	No
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Consent provided	03/18/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1801614



1794591

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



03/15/2016

Payday loan

Payday loan



03/01/2016

Payday loan

Payday loan

02/21/2016

Payday loan

Payday loan

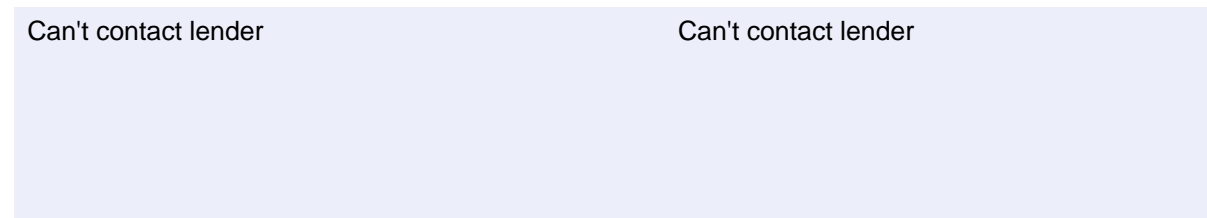
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

additional fees. Loan was made XXXX XXXX XXXX and is scheduled to complete XXXX XXXX, XXXX.

I took a " payday loan " from XXXX XXXX for {\$600.00} on XXXX/XXXX/XXXX. I was advised that there would be a {\$210.00} " finance charge ". It was very clear to me that I would be paying back {\$810.00}. They have since taken four payments of {\$210.00} each, dates are XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX and today XXXX/XXXX/XXXX. I called today just to verify that this loan is paid off after today 's installment and was absolutely HORRIFIED to learn that this {\$210.00} is a MONTHLY FINANCE FEE until I pay off the " principal " of {\$810.00}. This makes the interest rate unbelievably ridiculous. This was ABSOLUTELY NOT explained to me EVER when I took this loan. Please help! I have paid back {\$840.00} so far on a {\$600.00} loan, had I known of this deceptive " finance charge " I never would have taken the loan.

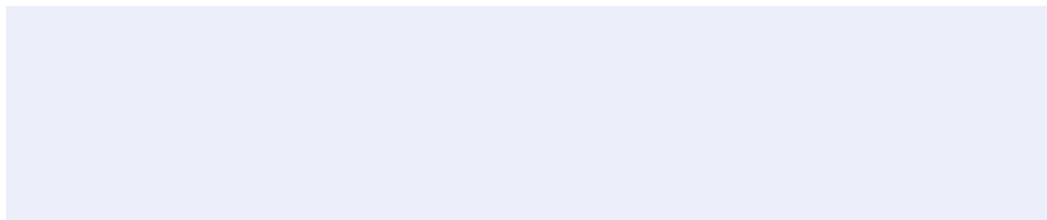
Also in the " truth in lending " electronic form I signed it showed NO FINANCE CHARGE and NO INTEREST. This was all very deceptive and can not be legal. I am a single mother working to support my kids and I feel I have been taken advantage of in the worst way.

Today XXXX/XXXX/2016 at XXXX XXXX XXXX from Ace cash express called my place of work and told my CSR that I needed to come in and pay on my loan I had with them. I got the message and was embarrasssed that my personal business was told to my work associate. I thought that the FDCPA protected consumers like myself from issues like this.

i paid two weeks in advance after taking my daughter out of this XXXX in XXXX XXXX, TX ", i have checks and bank transfer to prove it. not they are trying to charge me for an additional two weeks even when my baby was n't there. i do n't own any money and they threaten me with damage or reporting to the credit bureaus. i have all the evidence and probes that i do n't own any money.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

OK

740XX

Web

ACE Cash Express Inc.

TX

775XX

Web

DCN Holdings Inc.

TX

782XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/16/2016	Closed with explanation	Yes	No
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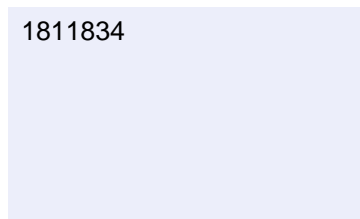
Consent provided	03/01/2016	Closed with explanation	Yes	No
Consent provided	02/25/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1832758



1811834

1796656

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/07/2016	Payday loan	Payday loan
03/12/2016	Payday loan	Payday loan
03/22/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

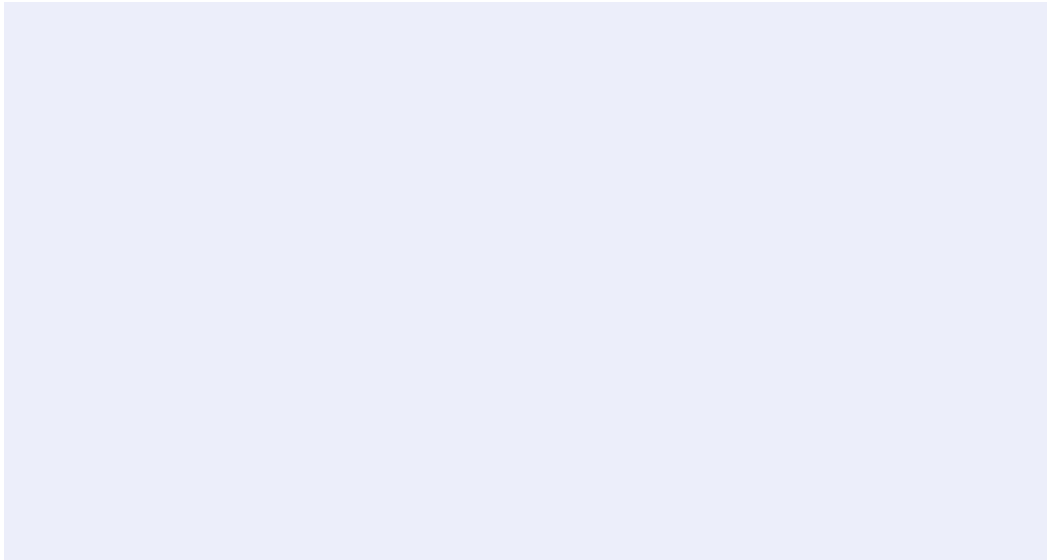
XX/XX/2012 my apartment was robbed. They stole a box of checks from my home that I thought I lost. Turns out the checks were still in the home. I had already reported them stolen. Trident asset is trying to force me to pay for XXXX checks. These are FAKE checks not even from the box stolen. They have fake account numbers and claim to be XXXX XXXX. They have a XXXX XXXX routing number on them. They have my old name and address first name spelled wrong. Fake drivers license information and XXXX different fake telephone numbers typed under my name and address. Trident refuses to find them to be fraud even with my real information. They put them on my credit report! The debt collector accused me of being a thief and said I probably made the checks myself! They also refuse every time to allow me to talk to a supervisor to resolve the issue. I need help getting this off my credit reports. I have had every other debt collection help me resolve these issues except them.

I applied for what I believed was an installment loan in XXXX XXXX. In XXXX XXXX, I refinanced the loan, assuming it would stay an installment loan. I recently glanced at the refinance documents to verify my last payment date. At this time, I realized the refinance was set up as a payday loan. Maturity date is scheduled for XXXX/XXXX/XXXX with a blanket payment of {\$1300.00}. The current loan documents do not specify credit as payday loan or installment loan. I've requested the original loan documents & have not yet received them. But I have documents from a previous installment loan, wording the same as this current payday loan. The biweekly amount for the installment loan & payday loan are the same except for the last payment. The installment loan is already highway robbery, and I am aware of this which is why I know I requested an installment & not a payday loan. I spoke to a supervisor who could not assist me with my issue.

I was looking at my credit report and I have never applied for a loan with this entity. I believe my ex-spouse whom I have been divorced from since 2006 has been

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Trident Asset Management, L.L.C.

OH

431XX

Web

Speedy Cash Holdings

TX

751XX

Web

Speedy Cash Holdings

TX

787XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/08/2016	Closed with non-monetary relief	No	No
Consent provided	03/12/2016	Closed with explanation	Yes	Yes
Consent provided	03/22/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1820036

1828413

1844449

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/22/2016

Payday loan

Payday loan

03/22/2016

Payday loan

Payday loan

03/28/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

using my ss # to apply for various loans, including this one.

I started a Payday loan with XXXX that was then switched to BigPictureLoans.com. The loans was initiated on XXXX XXXX, 2016 and the funds were receveid on XXXX XXXX, 2016. The loans was for {\$1000.00} and I expected to pay a Finance Charge of {\$350.00} which would be paid back in 3 Payments of {\$350.00} and 1 payment of {\$300.00}. The repayments were schduled to begin on XX/XX/2016 and continue every two weeks. When the fourth payment was pulled on XXXX XXXX for another {\$350.00} and not {\$300.00}, I contacted the lender who then informed me the loan was actually at an 887.9671 % APR with a total finance charge of {\$8900.00}. I told them I had only agreed to a total finance charge of {\$350.00}. I also let them know I had checked with the Maryland Commissioner of Financial Regulation and the Small Loan Rate Cap for MD is 2.75 % per month or 33 % per year basically making their loan illegal. I then requested the return the extra {\$50.00} that was pulled on the last payment and requested they show the loan as Paid In Full. I then let them know they had 48 hours to meet my request or I would go to the Commissioner. I also let them know, no other ACH withdrawals would be allowed from the account to pay for the loan.

I keep receiving calls at my work cell (never gave this number) and my personal number during working hours about some debt that was already settled back in 2015. They keep calling and harrasing

Hello, This is a bit different. I keep receiving calls from XXXX XXXX XXXX on multiple occasions in regards to a payday loan that I received and paid off in XXXX 2011 from XXXX XXXX XXXX which CashNet USA is apart of. They are stating that the original loan was done on XXXX/XXXX/2011, in which according to CashNet USA 's site is XXXX/XXXX/2011, which was paid off on XXXX/XXXX/2011. It is strange on how the loan was paid off more than 4 years ago and where they sent the information was to an address that I have n't resided

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MD

212XX

Web

Dynamic Recovery Solutions, LLC

FL

333XX

Web

Enova International, Inc.

OH

432XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/06/2016	Closed with explanation	Yes	No
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Consent provided	03/23/2016	Closed with non-monetary relief	Yes	No
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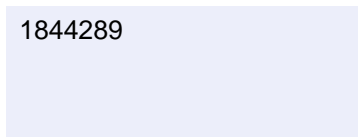
Consent provided	03/28/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1843691



1844289

1852791

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/01/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ago and where they sent the information was to an address that I have n't resided in almost 8 years, so I was never notified. I contacted the original creditor with is CashNet USA and was advised that the loan was paid off and it is a possible scam. I advised of the company, but they are unable to keep up with the companies that are performing the scams. XXXX XXXX XXXX is trying to resolve a debt for {\$430.00} and have been hanging up on me and not allowing me to dispute the claim, which I can process bank statements that the loan was paid in full. So I am not sure what else to do at this point. They provided me with a claim number of XXXX and spoke with XXXX and a few other associates. The phone numbers associated are XXXX and XXXX. Any assistance in regards to the matter will be greatly appreciated.

Thank you for your time.

I took out a loan for {\$800.00}. I was told there was a finance charge of {\$280.00}. Every time a deduction was made from my checking account the amount was always {\$280.00}. I logged into my online account to check on my loan and saw that there was no payment history recorded, and every time a payment was made a new loan was issued taking the initial {\$280.00} fee. I paid {\$1100.00} over several weeks and never paid anything down on the original loan. I contacted Castle Payday via email asking if there was something wrong with the account and why the original loan was never being paid on and why every time a payment was made it was being treated like a new loan was taken out and never had a response. The website is unclear about how much will be paid in interest and fees on a loan. Also the online site does not give a full account history after payments are made. Castle Payday hides the fact that you will never make headway on the loan and by not giving someone their payment history they can not see that they are not making progress on paying down the loan. Now I have paid in more money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

IL

601XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/01/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1860004

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/23/2016

Payday loan

Payday loan

04/12/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

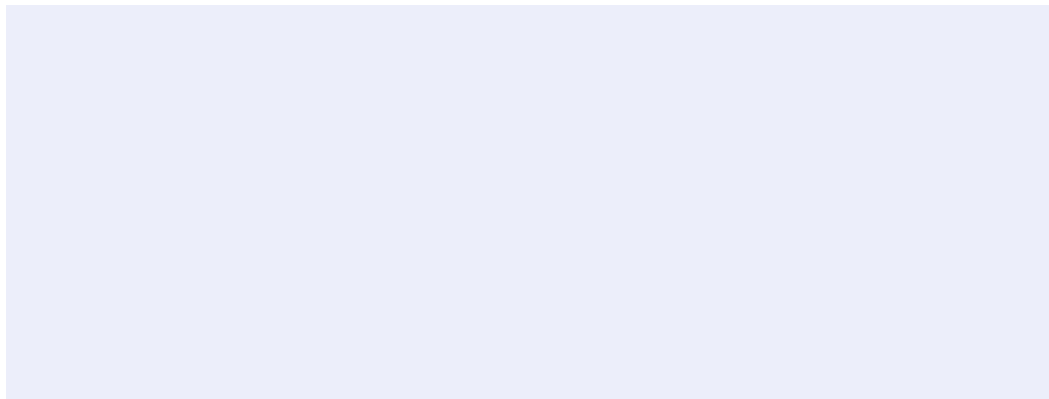
than the loan was issued for and never even got any of the principle paid. The original loan was taken out XX/XX/2015. First payment was XX/XX/XXXX. I have an image I will attach with this complaint that shows that Castle Payday was issuing a new loan in my name after every payment. On XX/XX/XXXX, I logged in and took a screen shot of my account. It says I took out a new loan which I did not do and never shows any payments toward my loan. They are now known as XXXX XXXX.

So I took out {\$320.00} from northern plains funding and before taking out any money I asked if there was any interest fee they said I did n't have to pay interest if I did something called a pay down. Which is longer term of payments but cheaper price. So instead of paying {\$97.00} a paycheck, I would only have to pay {\$10.00} a paycheck for a longer amount of time. I 've already paid up to {\$320.00} of payments to them and they are still charging me {\$97.00} a paycheck. I can not afford this any longer and it 's really beginning to stress me out. They told me I still owe about {\$400.00} more! I 'm only XXXX XXXX XXXX and I obviously do n't have a high paying job to be able to pay them over {\$700.00} worth of funds. I think that 's a rip off! NORTHERN PLAINS FUNDING should be shut down for misleading me into their schemes!!!

I have received 3 phone calls in regards to check smart from a company claiming to be called " Corporate Office " in regards to an unpaid balance (which has been paid and I have my receipt). They have called me three times in the past two days, XXXX number they have to call back does n't work (XXXX) XXXX XXXX ; had to do a XXXX search to find a working number and when I got through to someone her name was XXXX XXXX, she was EXTREMELY rude and not willing to help me unless I gave her my SSN, so I asked for a manager because I had no idea who the company was and why they were calling. Then the manager offered to look me up with an address and name ; she only asked for XXXX identifiers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC

CA

919XX

Web

Community Choice Financial, Inc.

OH

450XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/25/2016	Closed with explanation	No	No
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Consent provided	04/12/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

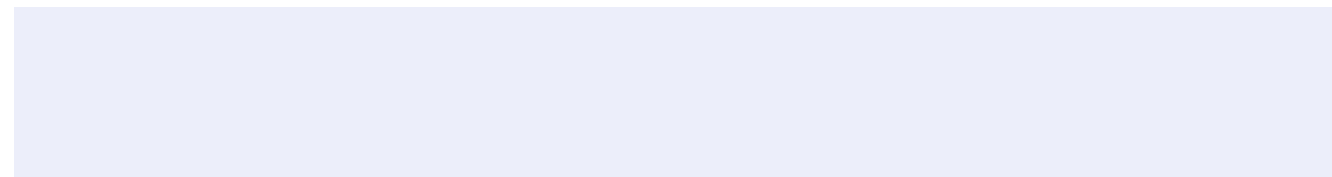
1847237

1876139



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



04/06/2016

Payday loan

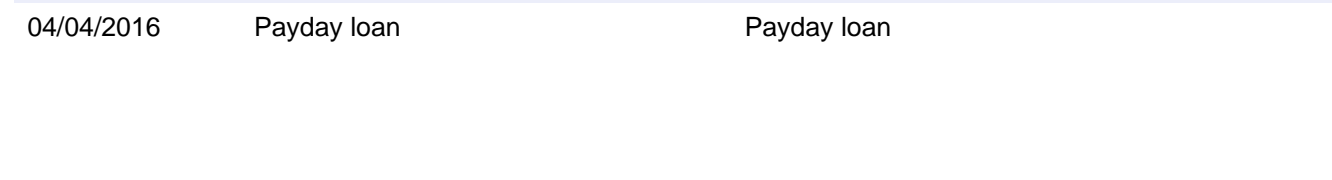
Payday loan



03/29/2016

Payday loan

Payday loan



04/04/2016

Payday loan

Payday loan



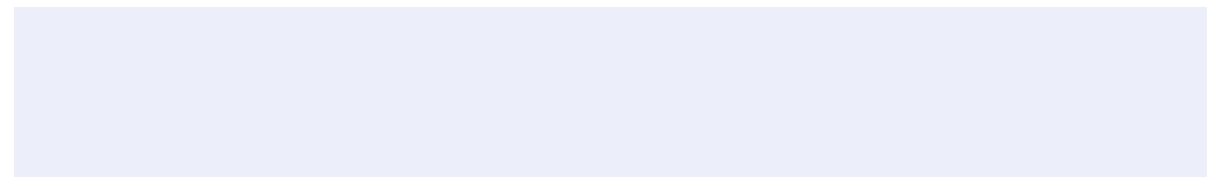
04/04/2016

Payday loan

Payday loan

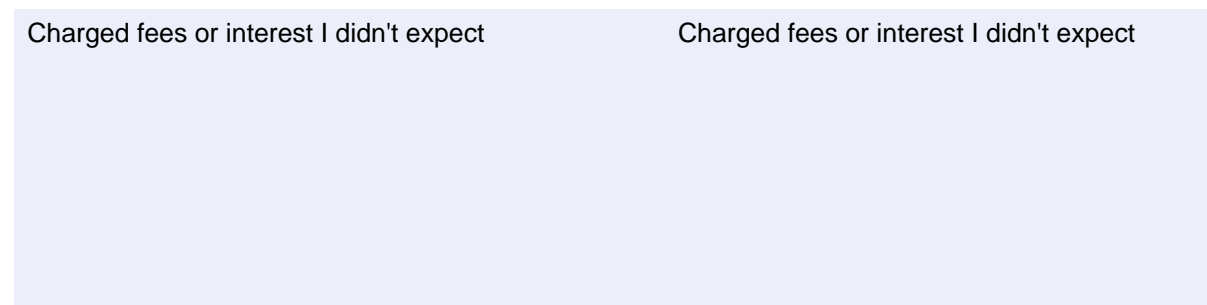
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

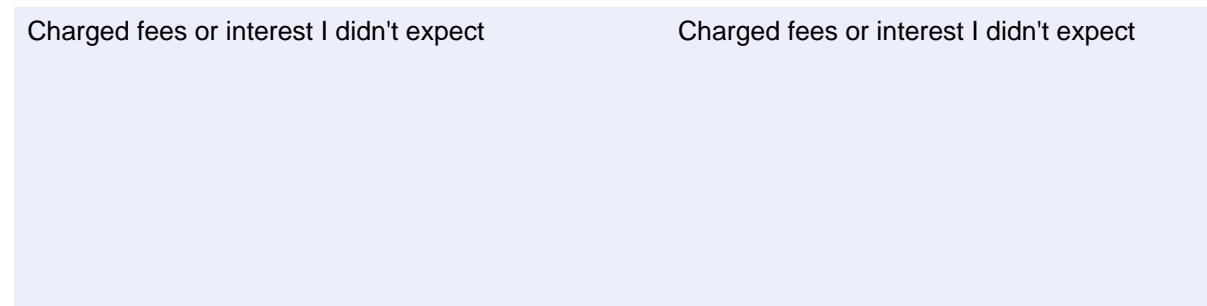


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

rather than XXXX which is also required through the FDCPA in regards to debt collection. Then she said I do n't know why we called you paid sorry. Then when I tried to explain that her employer was extremely ruse she told me that it did n't matter because they were n't protected by the FDCPA and to have a nice day.

XXXX now called bigpicture. I applied for a loan. they toldme I could pay off early and pay balance an interest to that day. I borrowed XXXX already paid XXXX ask today XX/XX/2016 for pay off as of today and iwas told XXXX plus XXXX this is not what they said originally. that 's over XXXX they are not upfront and honest.

XXXX XXXX keeps calling me about my loan with Arrow head loans, In XXXX I went with progressive debit relief to pay them off and Arrow head is not to call me any more and I am still getting calls from Arrow Head XXXX XXXX, now he has some guy calling from XXXX to my family telling them they are sueing me for check fraud. When I called the number they refused to talk with me. They have both been told to call XXXX at XXXX to handle the matter and they refuse ..It is out of control.

On XXXX/XXXX/16 I logged in to Arrowheadadvance.com to check my payment date is it said XXXX/XXXX/16. My account was debited {\$120.00} on XXXX/XXXX/16. I have already paid over {\$510.00} in fees on XXXX loans. The website did n't align with the debits. Arrowheadadvance is not licensed to lend in Minnesota and is charging usury fees.

Thus far I have paid XXXX in fees and XXXX in interest with a payoff of over XXXX dollars. I borrowed a total of XXXX on a XXXX loan. only XXXX % of my payments are going towards my payoff-the remaining monies are being applied to Fees and interest. Wlth what I have already paid, plus the XXXX (payoff balance), my total payoff will be approximately XXXX. However, If I do not pay the payoff and just keep making the bi-weekly payments, It will take me at least two years (and several thousands of dollars) to be anywhere close to paying this off. After

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

VA

234XX

Web

WLCC

UT

841XX

Web

WLCC

MN

562XX

Web

2288984 Ontario Inc.

MD

207XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/08/2016	Closed with explanation	Yes	No
Consent provided	04/01/2016	Closed with monetary relief	Yes	No
Consent provided	04/06/2016	Closed with monetary relief	Yes	No
Consent provided	04/19/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1867600



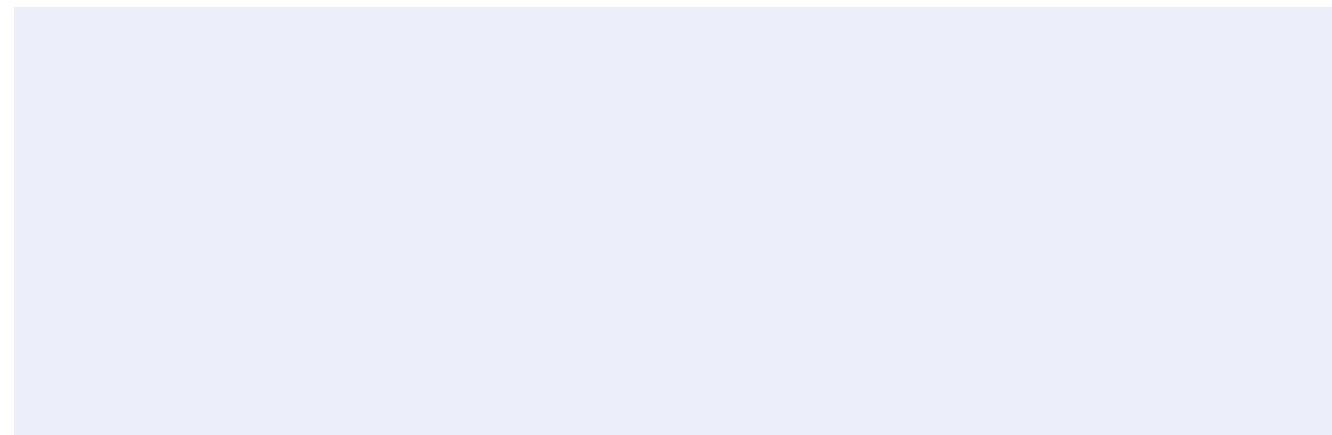
1855038



1863774

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



04/29/2016

Payday loan

Payday loan

04/20/2016

Payday loan

Payday loan

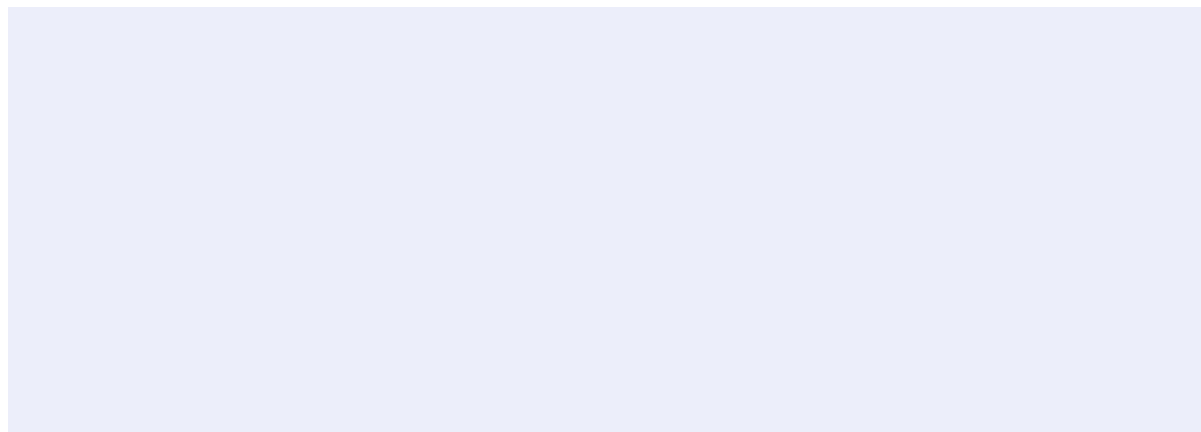
06/06/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

looking over my statements and seeing how there was no dent being made in my balance, I started doing some research and found out that many of these companies are not licensed to provide loans in some states. After calling the DLLR for the state of Maryland today, i was told that Moneykey is one of those said companies that should not be providing loans in this state. I was advised to file a complaint and close my bank account.

XXXX fees interest XXXX XXXX XXXX XXXX fees interest XXXX XXXX XXXX
XXXX fees interest XXXX XXXX XXXX XXXX fees interest XXXX XXXX XXXX
XXXX fees interest XXXX XXXX XXXX XXXX in fees YTD and XXXX in interest

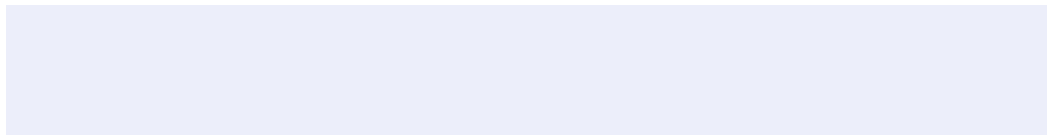
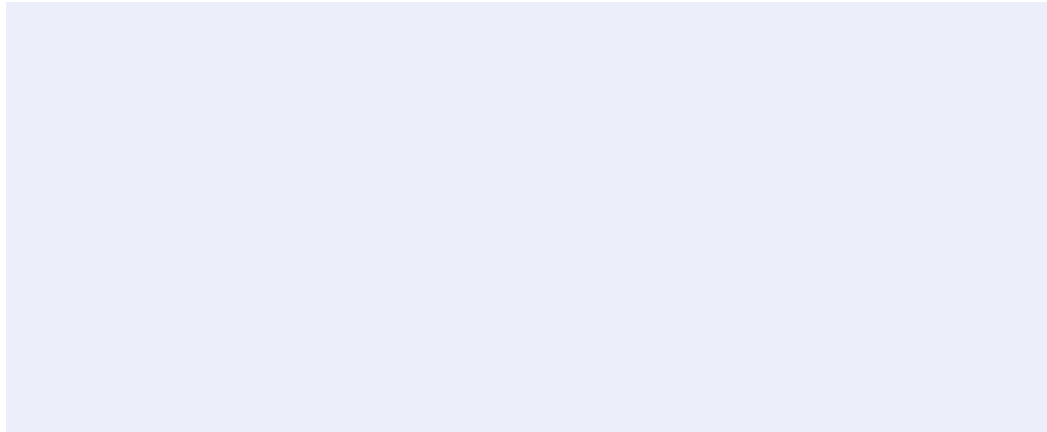
I have used this service in the past, it's been at least over 3 years since I have used a payday loan and all of my loans were paid in FULL by the due dates. I have not been delinquent on any of my accounts. I have NO outstanding payday loans and have not for many years. My father, my sister, my daughter and myself, have been receiving 2-4 harrassing calls PER DAY from NPS. Its a recording that gives a claim number. When I call, the reps are very short, rude, and if asked any pressing questions, will simply hang up on you. They give me a dollar amount I am supposedly delinquent on, but will not give me specifics. I ask for them to send me the debt in writing so I can validate it. They say they will email it, I have yet to receive any documentation. Yet the harrassing phone calls daily to my family and myself continue.

Case number : XXXX This information in regards to this case number ; i have disputed the information and obtained new information about the company with desist and refrain orders out of California.

XXXX XXXX XXXX, claiming to be an independent processer- -in conjunction with XXXX County Georgia , has been leaving messages on my cell stating that I need to call him to verify my address in order for him to serve me legal documents. He 's

Payday Loan Complaints with Consumer Complaint Narratives

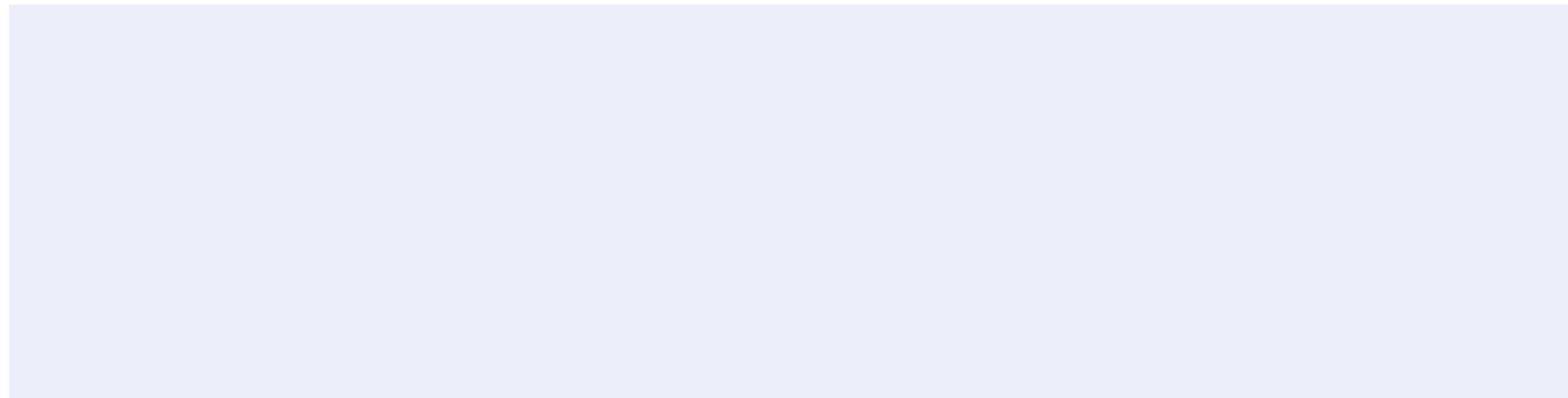
Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



NPS GROUP

WA

982XX

Web

Speedy Cash Holdings

CA

957XX

Web

BlueChip Financial

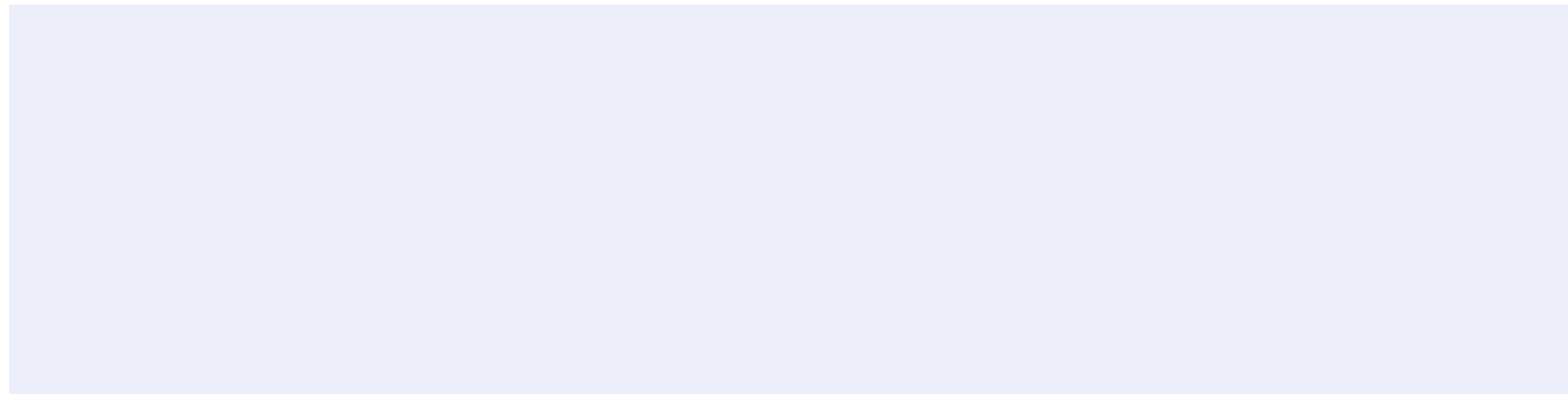
GA

300XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



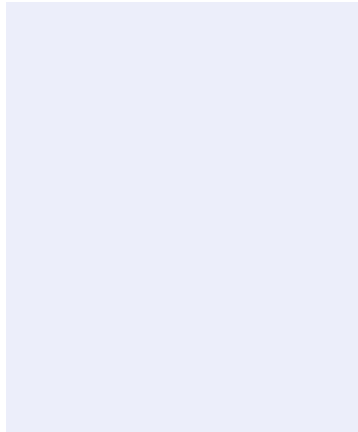
Consent provided	05/03/2016	Untimely response	No
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Consent provided	04/24/2016	Closed	Yes	No
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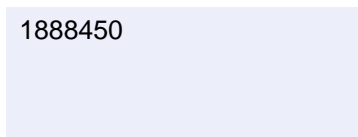
Consent provided	06/08/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1903091



1888450

1956364

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/09/2016

Payday loan

Payday loan

04/26/2016

Payday loan

Payday loan

01/14/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

also been calling my mother and other family members- -My mother is XXXX years old. On XXXX/XXXX/XXXX, XXXX XXXX XXXX called from XXXX XXXX XXXX stating that he too needs to verify my address and schedule a delivery of legal documents. He called from XXXX, but stated that I need to return his call to XXXX ; which happens to be the same phone number that XXXX XXXX XXXX is calling from. Because these calls sounded very suspicious, I googled both caller names and phone numbers and found that these gentlemen are " intimidators ", so to speak. Upon returning their call, the consumer is transferred to a payday loan collector. Therefore, I suspect that the calls to me are for the payday lender Spot Loan. I borrowed from them in XX/XX/XXXX and repaid nearly twice the amount of the principal. After learning from a credit counselor that I had overpaid this loan and that the lender is illegal in Georgia, I took action and stop paying them. I sent them a cease and desist letter by certified mail. My letter included a detailed explanation of my non-intent to render any further payments.

I got an loan from Advance Financial based in XXXX, TN. And I am inquiring if they can continue to charge me this outrageous percentage to pay them back. I told them I was in the military (in the XXXX XXXX) but they said I was fine and continued with the loan.

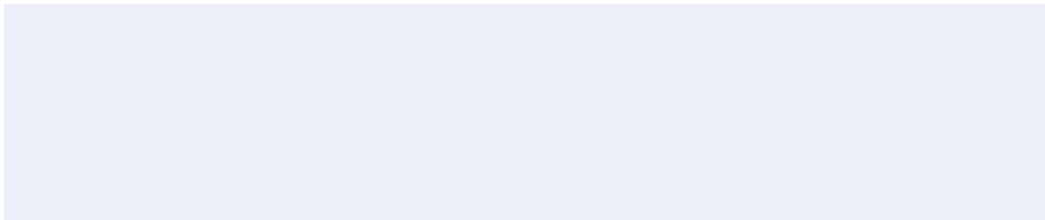
after being solicited i took payday loans in ny 7 years ago which to my understanding now was illegal to lend here then. Then i got a lawyer and they got em paid but charged me more than the loans over time.I a XXXX year old XXXX vet and these debts are paid they are all response via email and i do n't know how to send them

XXXX (XXXX) XXXX harassing me for a debt I do n't owe. Received my personal information from ACE payday lender from a supposed debt from 2010. Never had a outstanding debt with this lender. Did use them at one time but never left any debts unpaid. They are harassing myself and family members.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Harpeth Financial Services, LLC	TN	370XX	Web	Servicemember
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Red Cedar Services, Inc	NY	136XX	Web	Servicemember
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ACE Cash Express Inc.	OH	432XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/09/2016	Closed with explanation	No	No
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Consent provided	04/26/2016	Closed with non-monetary relief	Yes	No
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Consent provided	01/14/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1872245

1896798

1742601

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Had line of credit payday loan account with CashNet USA since 2013. Agreement was signed with monthly payment for loans. I am paid on XXXX of each month. Payments were made in accordance with agreement since 2013. On XXXX XXXX, CashNet USA deducted an additional {\$390.00} payment from my account, after agreed upon payment was made on XXXX XXXX for {\$670.00}. This caused my checking account to become negative and resulted in overdraft fees for several other purchases. This also resulted in my family, including XXXX children, to be without money for living expenses until our next pay period. I contacted CashNet USA the first time on XXXX XXXX and was told that yes, the payment was taken incorrectly and it would be reversed. This process would take 24-48 hours. I waited for the deposit into my account, in the meantime taking out additional funding from my line of credit to cover living expenses while my account was negative. After 48 hours I contacted CashNet USA again, and this time was told that the 48 hour period is for them to enter the reversal but it would not hit my account for 3 - 5 business days. Again, I waited for the deposit to my account. I was told by the associate on the phone that I had an additional {\$200.00} available in credit and then went online and requested that funding so that I would have additional money for living expenses. I called several days in a row to check the status of the reversal and was told that it had been processed but would have to wait for the 5 days before it would be deposited in my account. After the 5 days had passed and there was still no deposit, I contacted CashNet USA on XXXX XXXX and was then told that the reversal had been cancelled because I had requested the additional {\$200.00} in funding, which was only available on my account because of the payment that was incorrectly charged. At this time I explained to the associate that I only took the {\$200.00} because my account had been overdrawn by CashNet USA when they took an unauthorized payment from my account. The associate spoke with a manager and informed me that they had

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

VA

230XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/21/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

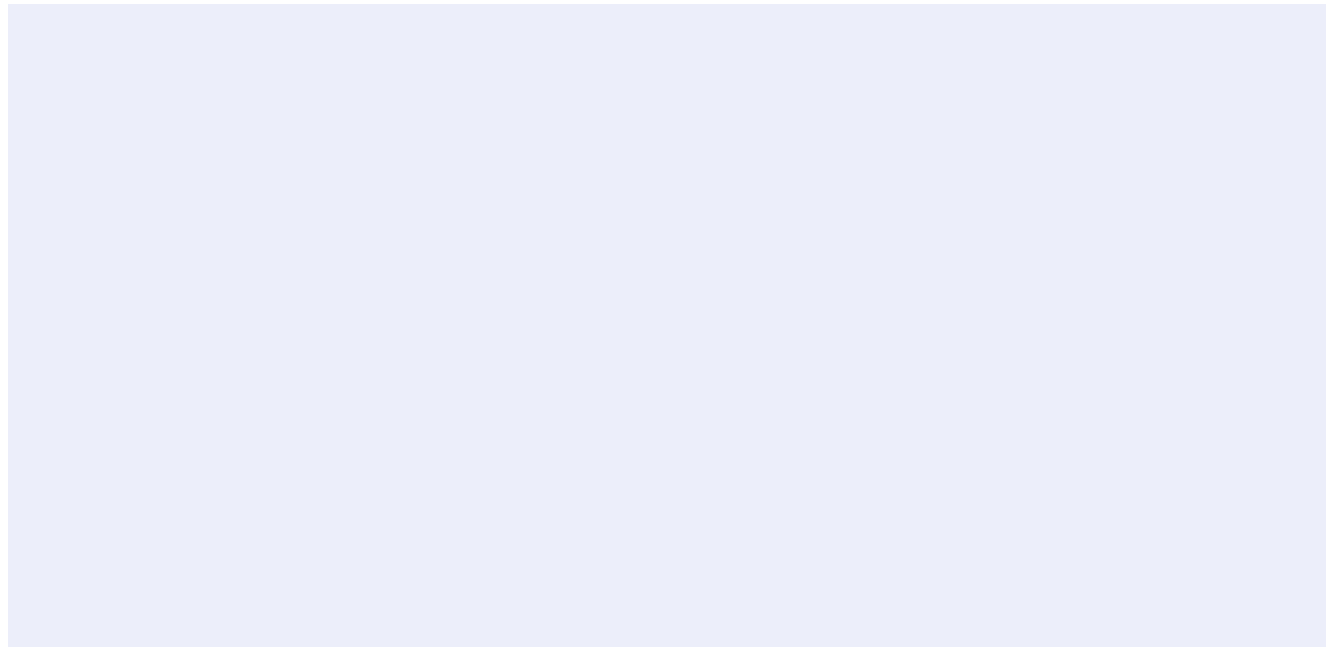
Based on Consumer Complaints

1753127



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



01/26/2016

Payday loan

Payday loan

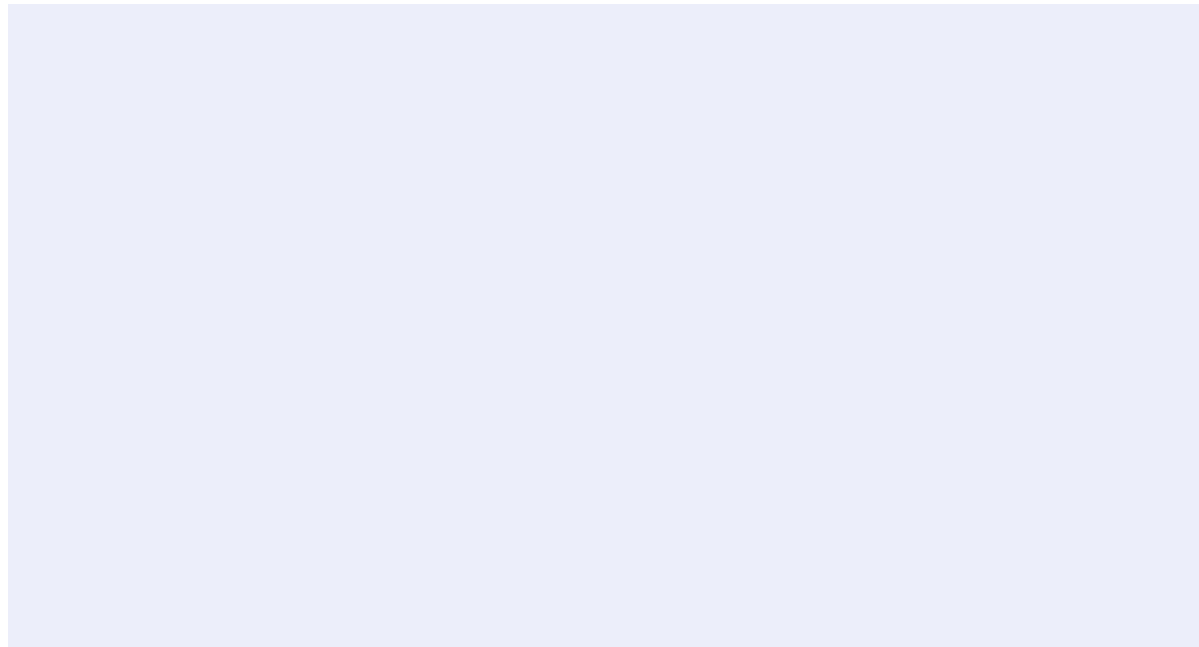
03/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

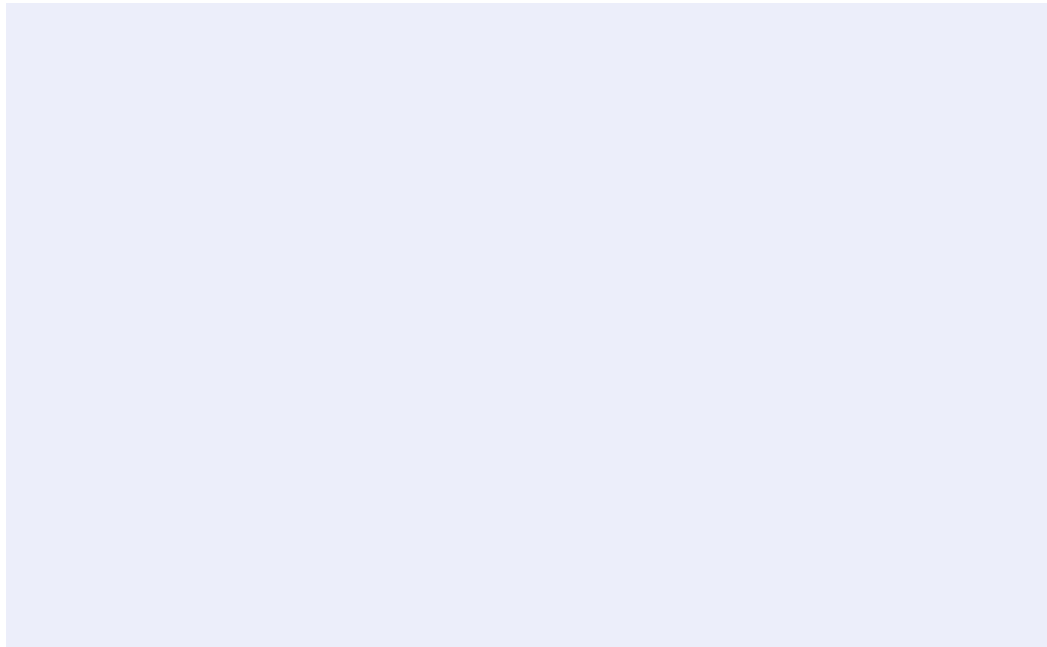
made a {\$50.00} credit on my account instead of reversing the payment. I explained that the credit was not sufficient and I wanted restitution for the unauthorized payment. After holding for several minutes I was told that the manager was going to override the cancellation of the payment reversal and ensure that the reversal would be completed. I was told this would be deposited back into my account within 24-48 hours. I confirmed that I would not have to wait another 3-5 days for the deposit. After another 48 hour waiting period, I still had not received the deposit from the payment reversal. I contacted CashNet USA again and was told that mgmt. cancelled the reversal and they would not refund the payment since I had taken the {\$200.00} advance. I never authorized this debit from my account, CashNet USA stole this money from me and is now charging me interest on funds that I used to maintain my bank account after they cause overdraft charges and my family of XXXX to survive without money because of their inability to follow the terms of the agreement, eventhough I had been maintaining my agreed upon payment terms for two years.

I had a payday loan with a company several years ago and paid it off. Now after several years they are trying to reach me by phone to get me to come back and do business with them. when they call i dont answer so now they starting calling the references that i had listed on my original application with them. they called my wifes cell phone number and highly upset her, i feel as if my privacy was compromised. I will never do business with this crooked company again, i never gave permission for references to be called on a closed account. they are so desperate for business they have stooped to cold calling old customer and their references. Im sure there has to be some law that prevents this from happening. The call was placed from the XXXX, Tn store at app. XXXX and the number they called from was XXXX

I borrowed {\$800.00} dollars from XXXX XXXX XXXX XXXX. I have paid

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

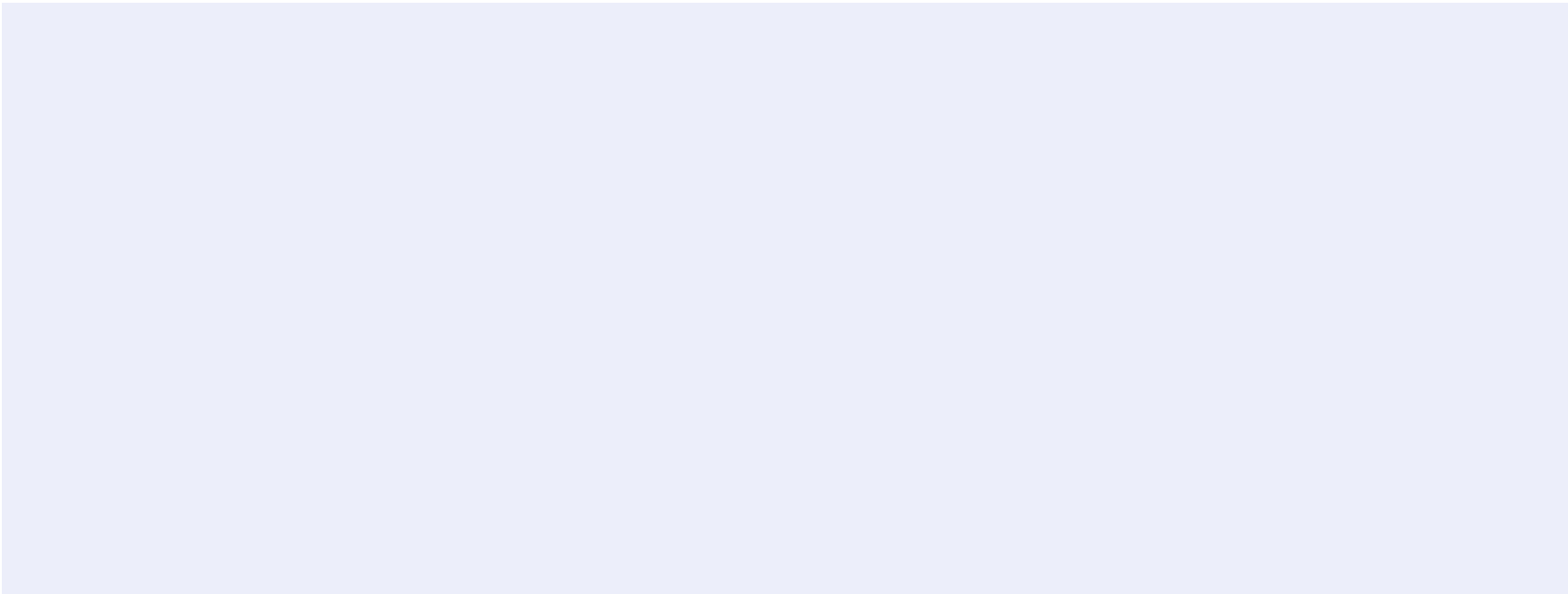


Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Cash Express, LLC

TN

377XX

Web

Big Picture Loans, LLC

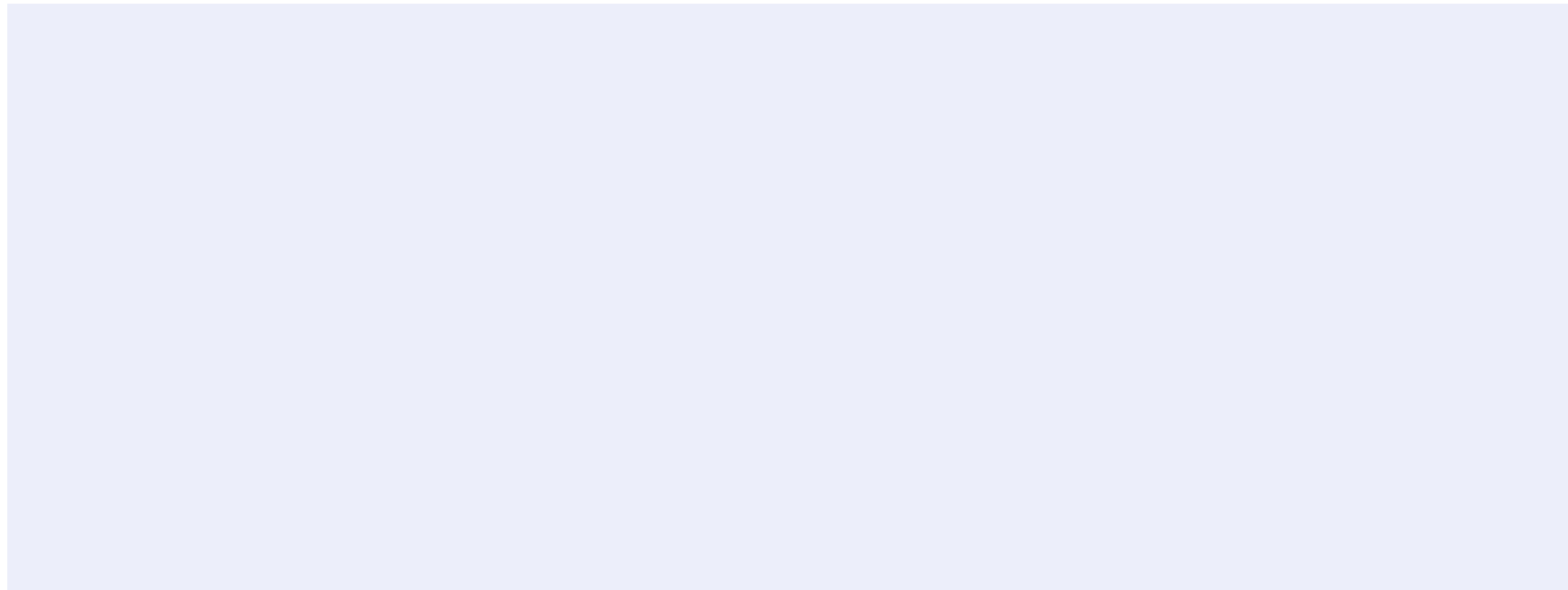
MI

480XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

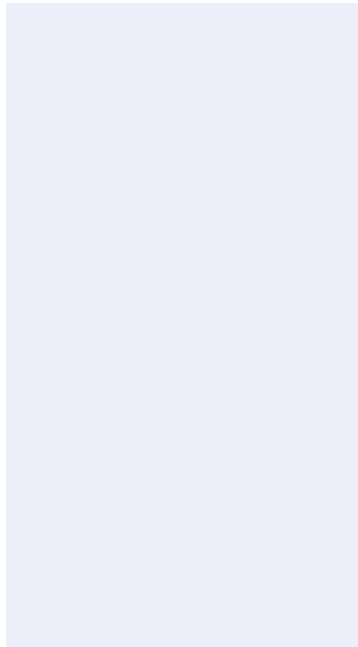


Consent provided	01/27/2016	Closed with explanation	Yes	Yes
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Consent provided	03/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1759486

1834095

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/18/2016	Payday loan	Payday loan
04/27/2016	Payday loan	Payday loan
04/15/2016	Payday loan	Payday loan
04/27/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$1400.00 } dollars in interest since XXXX XXXX 2016. None of this went to the loan principal. They are deducting { \$280.00 } from my checking account every 2 weeks. They have now switched their name to Big Picture Loans.

I have made several online loans with this lender. My most recent loan in the amount of { \$1500.00 } will be due on XXXX XXXX. Normally I login to their website and refinance the loan, pay down the original loan by 50 % or more. Today I tried doing the same as with my previous loans and was denied the opportunity to refinance?? This came as total surprise. I have never been late or ask for any type of assistance in repaying one of their loans. There is no way I can repay the entire { \$1800.00 } next week. Is this some type of setup on their part to create more finance charges and or late fees? I have attached a copy of the loan document, denial form, and loan history page. They may also be pulling a credit report each time I apply for a loan or request to refinance by paying additional money down.

All i want is my life back chexsystems saying i do n't owe anyone then why I 'm i not able to open an account

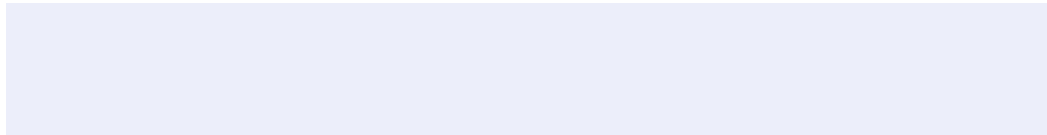
I applied for a { \$1000.00 } loan and was aware of the { \$350.00 } finance charge. I was not aware of 900 % interest. I also was not given the truth in lending disclosure until after my loan was approved.

Evergreen Financial Investments , Inc DBA Rapid Cash, XXXX XXXX XXXX XXXX XXXX, XXXX, WA XXXX, XXXX.

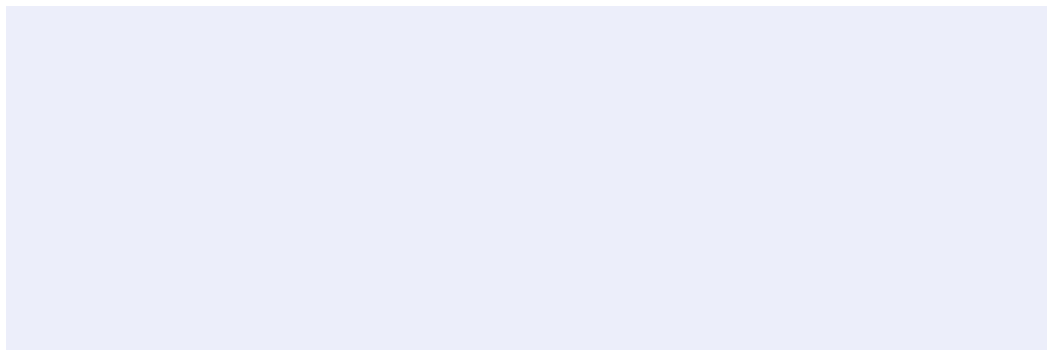
My bank is XXXX XXXX XXXX The selections do not really pertain to my situation. I do not have the money to pay the loan back as I no longer have work. I have revoked my pre-authorization for my debit card and actually cancelled my debit card since I misplaced the original. I spoke with my credit union and notified the merchant as well (in writing) and I also requested that they put together an

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

TX

773XX

Web

Fidelity National Information Services, Inc. (FNIS)

PA

161XX

Web

Big Picture Loans, LLC

WA

980XX

Web

Speedy Cash Holdings

WA

986XX

Web

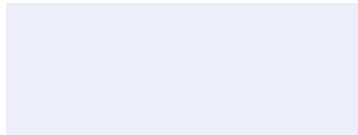
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/18/2016	Closed with explanation	Yes	No
Consent provided	04/29/2016	Closed with explanation	Yes	No
Consent provided	04/18/2016	Closed with explanation	No	No
Consent provided	04/29/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

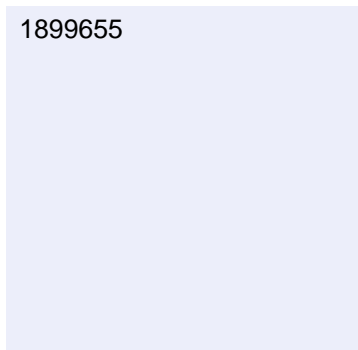


1883588



1899981

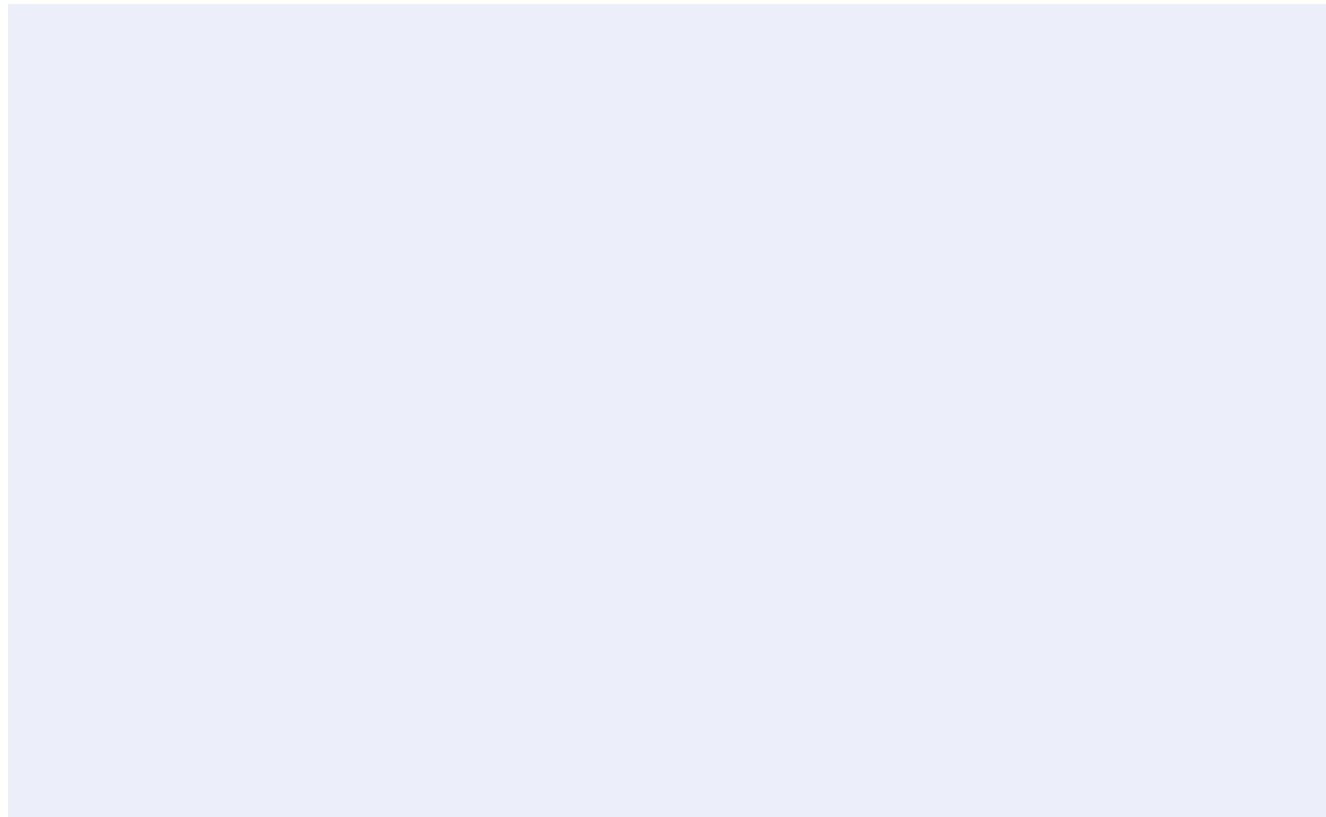
1881686



1899655

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



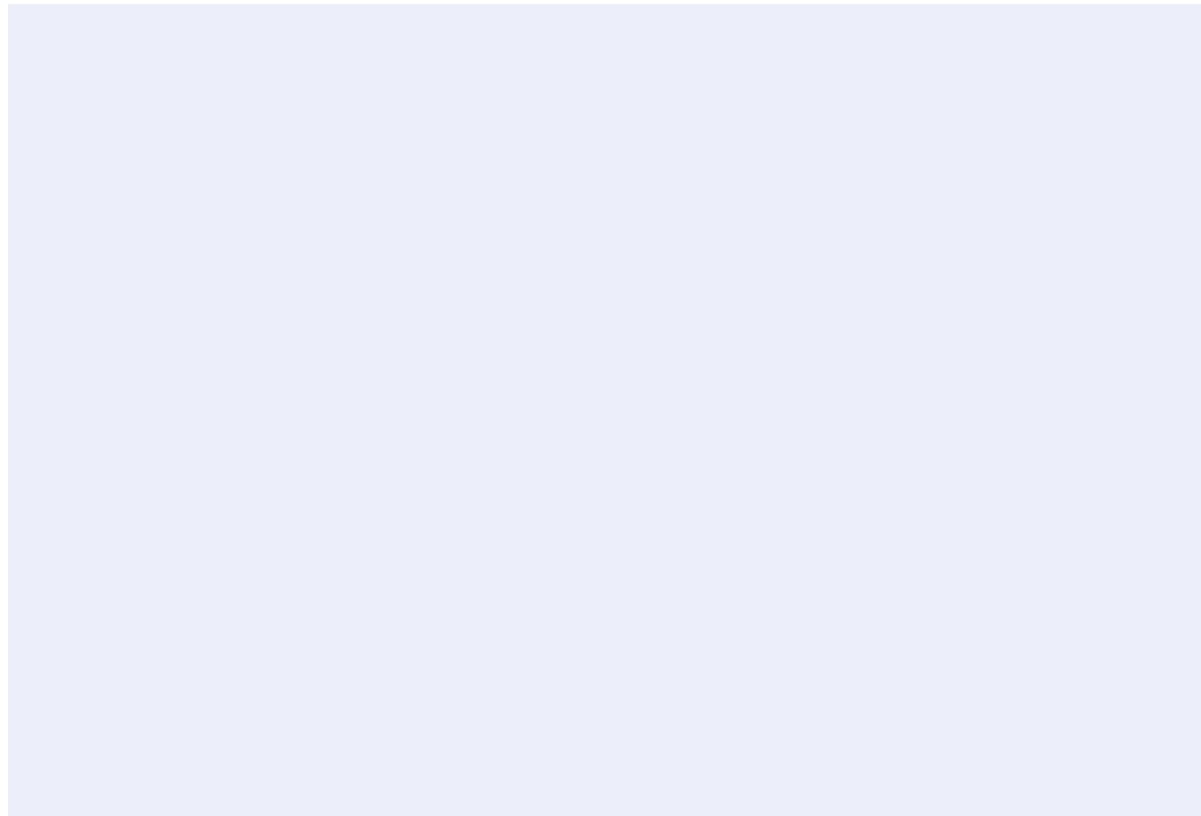
04/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

installment plan. They responded that they had revoked my pre-authorization and I could make payments by mailing them to Kansas or bringing them in to the office here in XXXX. Since they did not mention the terms of the plan, I called their customer service number and spoke with " XXXX ". She told me that I could not have an installment plan without a debit card on file which I do not want to do. She said that when the office did not get their payment on XX/XX/XXXX, they would send it to their collections department. However, they are not supposed to be charging me any more fines or other expenses once I 've requested the installment plan. Trying to deduct it from a debit card that no longer exists will earn them {\$25.00} for the attempted deduction and may also incur a charge from my credit union. Since they know I do not have the money to pay, their trying to withdraw it on the due date makes no sense except to punitively charge me {\$25.00} on the attempt. Again, the contract makes no mention of having to have a card authorization and, in fact, the email I received gave other instructions for payment this makes no sense. I am trying to be honest with them to tell them I ca n't pay immediately and they are giving me the run around. I do want to pay my debt, I just ca n't right away. I am sorry about this but now I feel they are being dishonest. I can furnish their email response if you require it. I just would like to email it to you at a private email address. Can you please help?

I am getting threatening calls from someone who claims to be associated to Ace Cash Express. They left me a voicemail from a blocked caller ID stating that they would be coming out to my home or place of business between XXXX and XXXX the following day and that they needed to leave me the voicemail for their safety. At that time, they did n't tell me who they were, they only left a phone number. The recording requested that my Supervisor be present. They left a phone number to contact XXXX. When I contact the phone number they implied that I would be facing charges for theft of services and check fraud. I was scared to death.

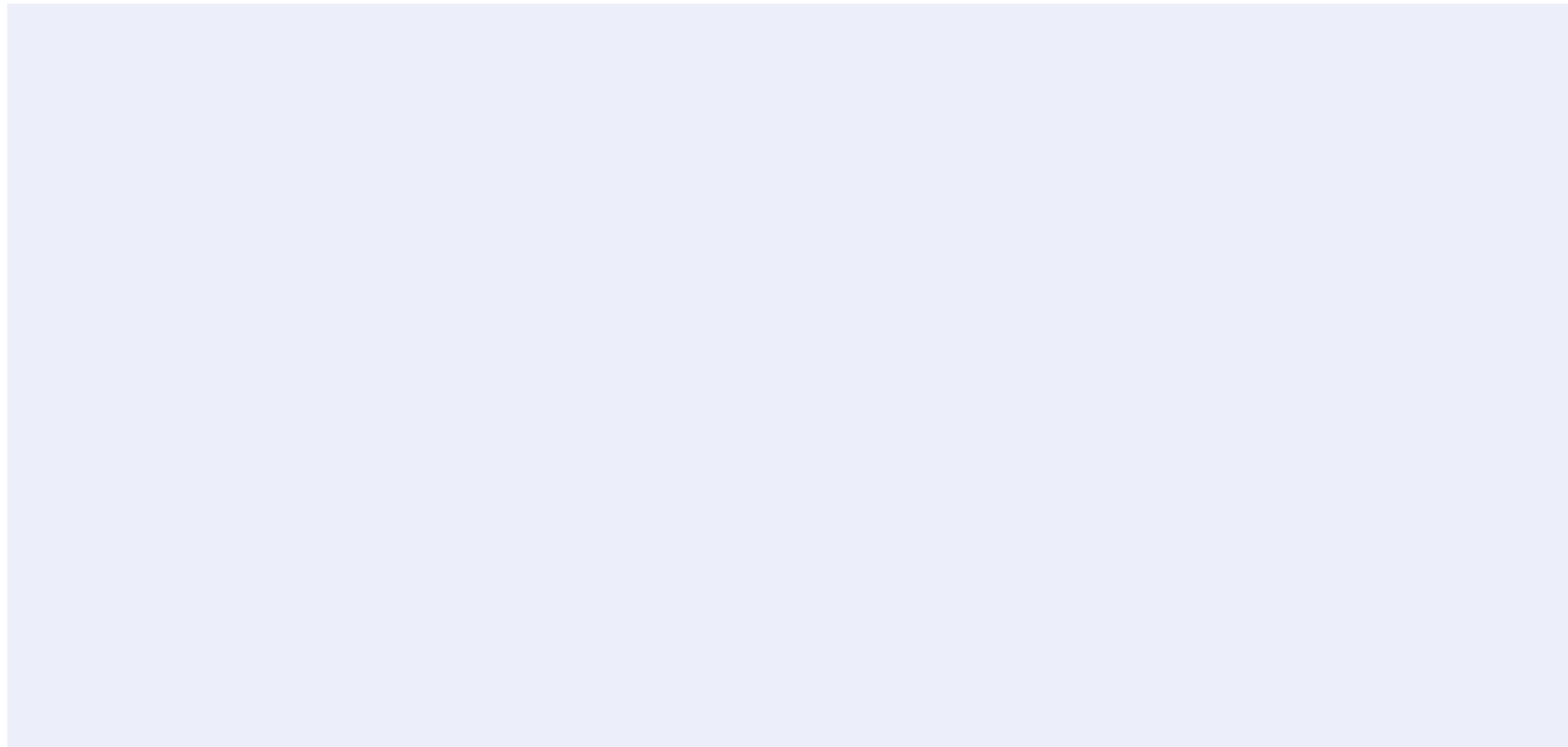
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

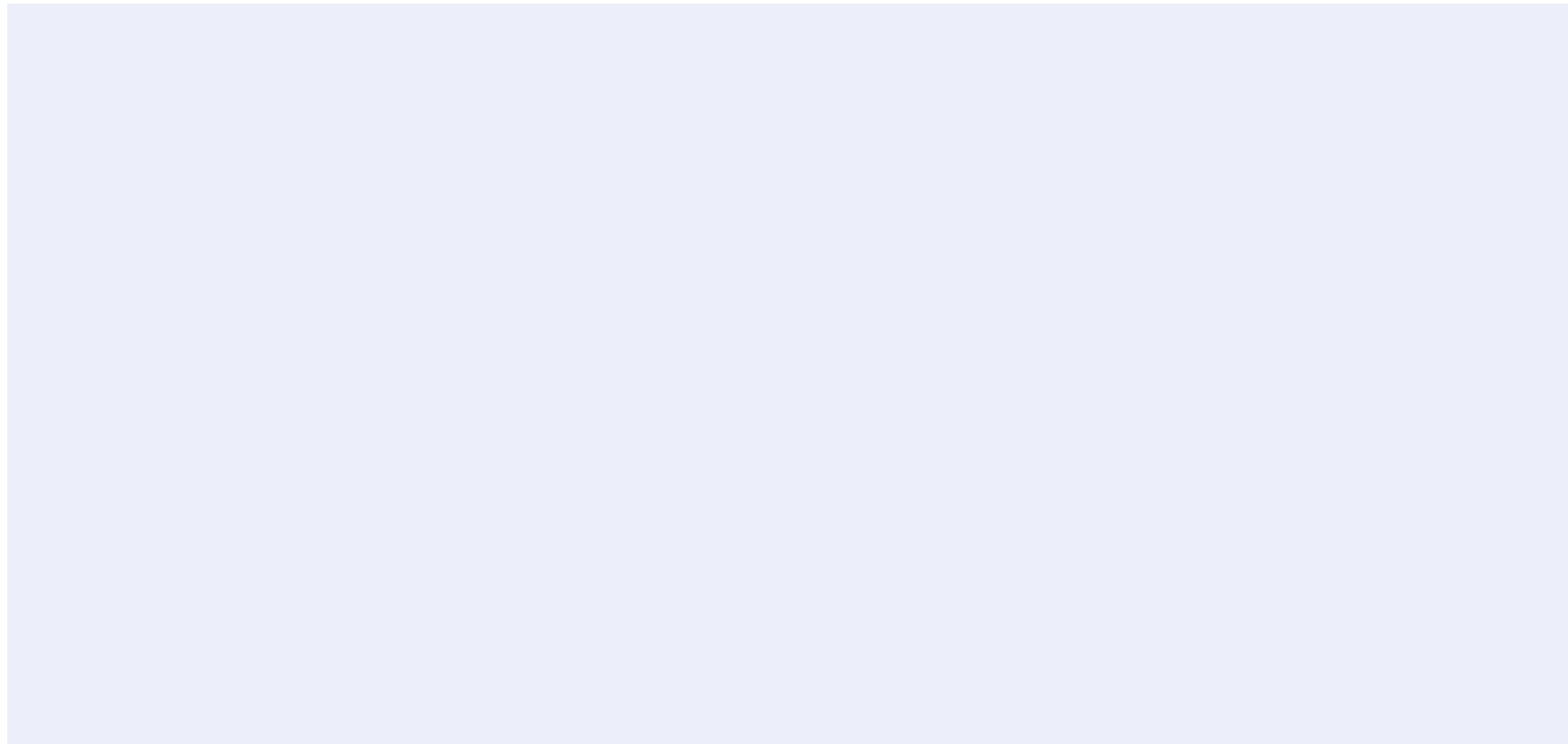
TX

760XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

04/21/2016

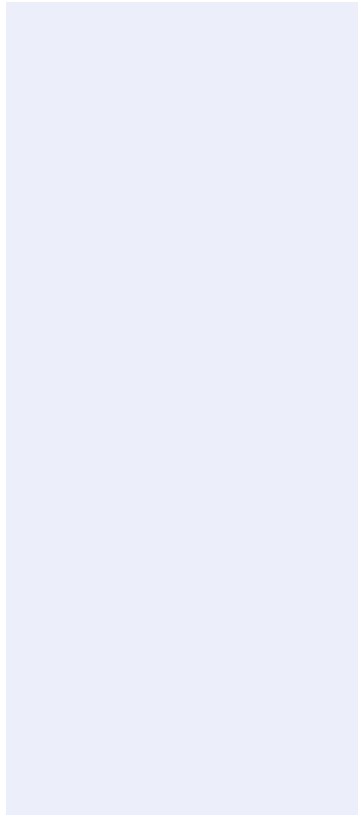
Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1889878

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

However, I knew this is not legal practice in the state of Texas. I was also reading online that there is a scammer out there claiming to be associated to Ace Cash Express that is attempting to trick people into believing they are the debt collector and people give them money to prevent the harassment, only to find out the debt with the original debtor was never paid. I am concerned about this and I am pretty sure this is n't the end of their contact. I am concerned that the threats may become more aggressive or that they may actually show up on my doorstep as they have threatened and that would be terrifying. I just wanted to make others aware of these practices.

Cash Central ran their debit through my Bank account at XXXX XXXX in XXXX, Al every single day to hurt me because the payment was late. you ruined my Bank account and the Bank closed my account because Cash Central was trying to hurt me by running charges up on me through my Bank trying to get their money. The debit was due on a certain date of the month but you debited my account on another day and kept debiting my account and ran hundreds of dollars up on me that I had to pay to the Bank. This was not our agreement but you did it anyway. I never told you to run your debit through my account every single day. Every single day the Bank was charging me Bank fees for each time the debit came through. you ruined my Bank account and they closed my Bank account because of Cash Central. I have never seen any thing like this before in my whole life. Just because the loan was late this is what you did and that caused my Bank account to be closed. If you had wanted your money that bad you could have contacted me and I would have told you what the problem was but no you did what you wanted to do to ruin me. I am very disappointed in what you did to my Bank account but what do you care the account was not yours. You ca n't get paid like that because the fees the Bank charged went to the Bank and not to you. This is why you did n't get any money because you were trying to be smart and trying to hurt me, well you did a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

AL

351XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/01/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1306105

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

very good job of ruining my credit with the Bank. Now you ca n't get any money now. This was not the way a Company suppose to handle situations like this. You do n't try to hurt Customers by doing this. All you have done was hurt your selves by running charges up on me and this caused you not to get your money, this was not smart at all but I guest you thought it was smart but it did not work out the way you wanted it to work. I will let everyone know what you did so they can be aware of your Company. No one needs this kind of action. This was not the professional way to get your money. Hurting Customers is not handle this way. Arrangements is the answer. I will let everyone know what you did to me to they can be aware of your tactics. This is not smart nor is it legal to do what you did to my Bank account I do n't care if I owed you a {\$1000.00} dollars this was not the proper way to handle this situation. It was wrong what you did but I will tell everyone how you operate when it comes to borrowing money from you. You should be held liable for your actions. I paid out more money than what I owed you this was unprofessional on your part. All you needed to do was call me and we could have set up some type of arrangements but no you had to caused my account to be closed. I assume you thought this was smart but it was n't, all you did was hurt your selves. Everyone will know what you did because I will spill it to every XXXX and they will know. The every day phone calls was unprofessional as well. I would have made arrangements to pay you but no you ran your debit through my account every single day until you lost out on your money, this could have been your money but no you was being smart well at least you thought you were being smart. Now you have to get {\$4.00} or {\$5.00} dollars a month for as long as it take to pay you. I had not plan on doing this but you caused all of this by the fees the Bank was charging me every day your debit came through my account. This is all your fault. I never would have done this but you made me do this by trying to be smart by running your debit through my account every single day. Now you have to suffer

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/29/2015

Payday loan

Payday loan

04/03/2015

Payday loan

Payday loan

04/03/2015

Payday loan

Payday loan

03/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

like me until I can pay you your money. I feel I owe you nothing because of all the money you caused me to have to pay my Bank. The money I had to pay the bank was just ridiculous it made no sense for you to run your debit through my account like this but this is what you wanted to do so suffer like me.

I took out a payday loan from a company called Castle Payday. The deposited {\$1300.00} into my account on XXXX/XXXX/2014. Then then withdrew and average of {\$330.00} per payment on each of my paydays between the dates of XXXX/XXXX/2014 and XXXX/XXXX/2014. The total amount paid equaled {\$3000.00}. Per the my account page on their website I still owe {\$1500.00}.

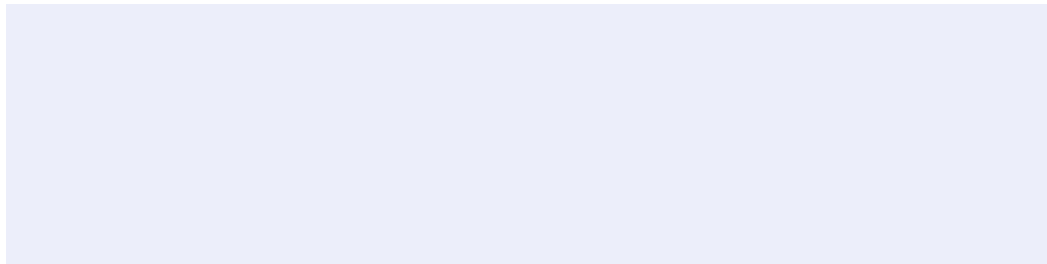
I PAID {\$99.00} MONEY ORDER ONXXXX. {\$98.00} WAS TAKEN OUT OF MY ACCOUNT ON XXXX XXXX. {\$98.00} WAS TAKEN OUT OF MY ACCOUNTXXXX XXXX AND XXXX XXXX. {\$98.00} WAS TAKEN OUT OF MY ACCOUNT XX/XX/XXXX. MY ACCOUNT # WITH RISE XXXX. RISE HAS PUT SOMETHING ON MY ACCOUNT WHERE I CAN NOT WRITE CHECKS OR CONDUCT ANY FINANCIAL BUSINESS.

I 'm not sure which above complaint to file under. I 'm getting calls from a company named Ruben & Yates trying to collect a loan for a company called XXXX. the persons name is XXXX XXXX and he states i took out a loan and owe {\$1100.00}. He stated that they 've sent me letters but going through my records I have no letters from them. I have no information to contact them from besides a phone number. I requested him to remove XXXX phone numbers that I ca n't be reached at and also requested to be sent a copy by email and mail of what the debt is and what it pertains to. When I requested to have those things he got upset and hung up on me.

I received a letter from Worth Finance Corp that included a " check " for {\$800.00}. In reality, this is an offer for an {\$800.00} loan with an APR of 91.02 % ({\$370.00} in finance charges). Is this legal? Should n't the CFPB be shutting down predatory

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MD

210XX

Web

Risecredit, LLC

MO

630XX

Web

Rubin & Yates, LLC

MI

495XX

Web

Worth Finance Corporation

TX

787XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/29/2015	Closed with explanation	Yes	No
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Consent provided	04/07/2015	Closed with explanation	Yes	No
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Consent provided	04/07/2015	Untimely response	No
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Consent provided	04/02/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1306267

1314856

1314303

1307475

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/03/2015	Payday loan	Payday loan
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03/25/2015	Payday loan	Payday loan
------------	-------------	-------------

03/31/2015	Payday loan	Payday loan
------------	-------------	-------------

04/06/2015	Payday loan	Payday loan
------------	-------------	-------------

03/22/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

lending of this nature?

Could n't pay a loan company for a loan due to lost job, explained I was working part time, will begin payment around the XXXX week of XXXX in low installments, did n't give amount due to was n't sure of my paycheck and other priority bills. This was explained to representative who called, last week or the week before. I notice that they attempt a new draft for a different amount to my bank. I made myself clear to them that I had no other choice or money to pay them, they are causing more issues with my bank account which was to be closed and was n't by the bank themselves.

Call cell phone several times with threats I will be arrested if I do n't call this number to speak with attorney general to stop the process. We have your social security number and they also send these threats on my XXXX XXXX School XXXX e-mail. I have legal insurance and spoke to a lawyer who gave me the web site to make a complaint because this fraud.

I got a loan from Instaloan in XXXX around XXXX XXXX, and each month I make a payment to them the payment goes up and none of the money I pay is going through what owe them. My payments are XXXX when I pay that I still owe them XXXX I told them I do n't understand why none is going through what I borrowed and I was told I had to pay them more in order for my balance to go down. So the following month they said my payment was XXXX again none went on the amount at all. What can I do about this.

A third party collection agency is calling my job on a debt that I paid in full in 2008 with another collection agency. This agency will not give me a name, number, or address to send them my paid in full letter. they are calling my place of employment and threatening me!

My wife and I applied for a home loan and the bank provided to us negative accounts that affected our approval. When reviewing the information World

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law




Company can't verify or dispute the facts in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cash America International, Inc.

OH

443XX

Web

MNE Services, Inc

FL

332XX

Web

Older American,
Servicemember

TMX Finance LLC

GA

301XX

Web

CNG Financial Corporation

MD

206XX

Web

World Acceptance Corporation

NE

683XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/06/2015	Closed with explanation	Yes	No
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Consent provided	03/25/2015	Closed with explanation	Yes	No
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Consent provided	03/17/2016	Closed with explanation	Yes	No
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Consent provided	04/06/2015	Closed with explanation	Yes	Yes
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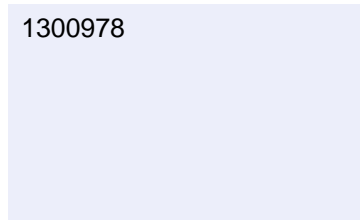
Consent provided	03/26/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1314325



1300978

1308786



1318266

1294868

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/01/2015	Payday loan	Payday loan
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03/23/2015	Payday loan	Payday loan
------------	-------------	-------------

04/06/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

accounts that affected our approval. When reviewing the information World Finance Corp showed up with a balance of {\$580.00}. I have no idea what theses charges are for and when attempting to contact the company no one could give me information or locate information stating a loan was ever received.

I did apply for a payday loan with cash net usa. The only reason I know its them is because I XXXX the phone number, and the people under it says thats who it is. Anyway my complaint is that I have XXXX sisters that this company keeps calling them and harrasing them 20-25 times a day. They threatened my sisters saying that they are coming to get me and take me to jail. Then XXXX of my sisters talked to them and they claimed they were not a debt collector but just needed to talk to me. Also they are calling a job that I havent been employed with since 2006. And my ex boss is really mad because she thinks Im trying to ignore them and Im not. Plus they are calling me by my maiden name. I have been married for nine years so this debt is really old. Please help me.

My balance was under {\$50.00} and they added charges totaling over {\$500.00}

I got a XXXX payday loan from Castle Pay Day Loans. I was told it would be XXXX a month and it would be XXXX to pay it back. When they took my XXXX payment out of my account they charged me XXXX. I am on fixed income and this could have caused an overdraft if I had not seen it in time. When I contacted them they told me the XXXX was bi-weekly. They did not tell me that when I got the loan. And when i looked at the info on the website, they are showing that i will be paying them XXXX over a period of XXXX mos. It is showing XXXX pymts of XXXX, XXXX pymt of XXXX, XXXX pymt of XXXX, XXXX pymt of XXXX,, XXXX pymt of XXXX, XXXX pymt of XXXX, XXXX pymt of XXXX, XXXX pymt of XXXX, and XXXX pymt of XXXX. I was never, never told it would take me XXXX months to pay this off and that it was going to cost me XXXX to borrow XXXX or I would never have borrowed it. When I called and asked them why they took out XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	VA	234XX	Web	Servicemember
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PayPal Holdings, Inc.	NC	280XX	Web	
Big Picture Loans, LLC	GA	314XX	Web	Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/01/2015	Closed with explanation	Yes	No
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Consent provided	03/25/2015	Closed with explanation	Yes	No
------------------	------------	-------------------------	-----	----

Consent provided	04/06/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1311060

1296268

1317841

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

never have borrowed it. When I called and asked them why they took out XXXX instead of XXXX, they told me that the XXXX was biweekly and that I had opted for monthly. Well, when I spoke with them they told me more than XXXX it would only be XXXX and if I wanted more taken out I should call 3 days before pymt due. So i did n't call because all i wanted them to take was the XXXX. They also said that i could pay it off for XXXX before my next due date of XXXX XXXX, 2015. So on top of the XXXX already given to them, they want me to still give them XXXX. That is totally unacceptable as well!!! I have also filed a complaint with BBB but wanted to file with you as well.

I recently received a statement from a collection company (XXXX XXXX XXXX), attempting to collect on an {\$800.00} outstanding loan, on behalf of a company called " Mobiloans ". Knowing that I have never applied, nor received any funds from such company, I called Account Discovery System and spoke with account manager " XXXX XXXX " to discuss the matter. After discussing with him the details of the situation and letting him know that I have never established any lending relationship with " Mobiloans " ; finding it extremely suspicious that I have never even received any statements or attempts from the company itself, trying to collect on the " supposed loan " and that it was sent straight to collections. Without any regards to me discussing this " non-existing " loan, he attempted to try to settle this {\$800.00} balance, for {\$500.00} if I 'd pay right away. At this point I was not even aware for whom this collections company was trying to collect ; therefore I asked him for the name and details of the company, so I can attempt to gather all the facts. He provided the company name " Mobiloans " with the corresponding account number and contact number. After speaking to a " Mobiloan " representative about the situation, she was " NOT " able to find any account information relating to any loan taken under my name, social security number, telephone, address ; stating very clearly that " Mobiloans " has " never "

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC

CT

067XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/01/2015	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1311699

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/01/2015

Payday loan

Payday loan

04/14/2015

Payday loan

Payday loan

05/07/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

established any accounts with me. The representative that helped me, was the very same one that suggested and directed me on where and how to place a fraud complaint. " XXXX XXXX XXXX " is ignoring what I have stated, insisting on " settling " this " non-existing " loan for a lower amount.

I am being charged for a payday loan in the amount of {\$5000.00} with an interest rate of 115 % from CashCall formerly XXXX XXXX and XXXX XXXX (both no longer in business). I have been paying the loan for almost 3 years in the amount of \$ XXXX/month, and the balance is only {\$5000.00}. As it stands the loan will not be paid in full until XXXX/XXXX/2019. I have tried to settle with CashCall but they will not budge. I find it hard to believe that this high interest rate is even legal in Illinois. Not to mention the fact that they have sold my loan XXXX and now neither company is no longer in business.

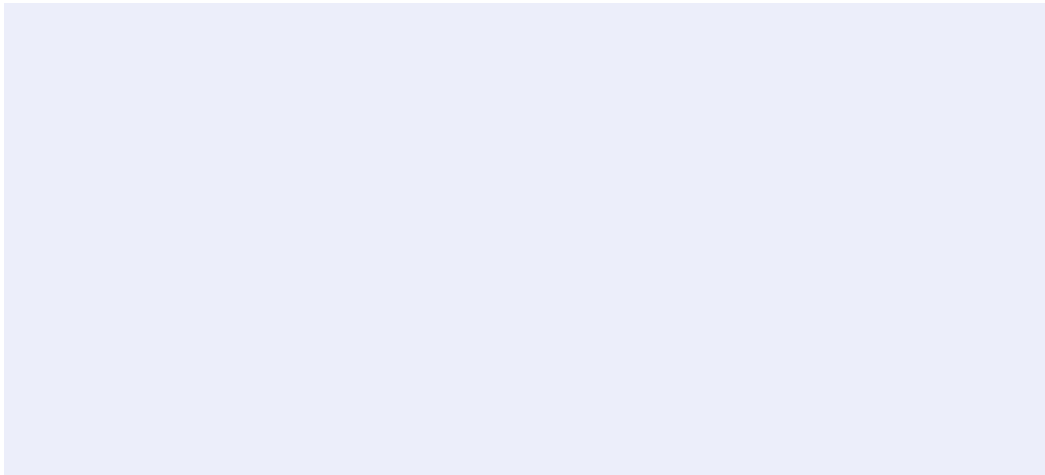
{\$4000.00} I rec 'd a Loan online from Cash Central in the amount of {\$1500.00} on XX/XX/XXXX. This was to be an installment loan which was for 18 months, per my attached paperwork. It is now XX/XX/XXXX and they say that my balance is still {\$1400.00}. The loan is to paid in XX/XX/XXXX in full. I contacted them and they now tell me that I have another 16 months to pay. I have all confirmations from this company as far as them receiving my payments since XX/XX/XXXX. I have been paying them {\$300.00} per month. The total paid to them as of the end of the loan will be {\$5500.00}. I do not believe that they are licensed in my State. I had asked in a previous email but they never responded. Please step in and let me know exactly what I should do. I do not intend to pay after the end of the loan. Thank you, XXXX XXXX

I borrowed {\$200.00} for XXXX days and I paid off the loan in XXXX days. I was still charged XXXX days of interest! The loan amount for XXXX days was XXXX When I attempted to pay of the loan in XXXX days, I was charged the same amount of interest.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.

IL

606XX

Web

Community Choice Financial, Inc.

RI

028XX

Web

Flurish Inc.

CA

922XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/01/2015	Closed with explanation	Yes	No
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Consent provided	04/14/2015	Closed with explanation	Yes	Yes
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Consent provided	05/08/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1356712

1329780



1365248

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/28/2015

Payday loan

Payday loan

04/28/2015

Payday loan

Payday loan

04/15/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Rapid Cash on XXXX XXXX XXXX and XXXX in XXXX, OR is where I have taken out many payday loans. I got to the point where I could not pay and I had XXXX out for {\$330.00} = {\$670.00}. I called ahead of time to make payment arrangements and they refused to work with me. I was told that the transaction would have to go to my bank and once returned would then make pymt arrangements. I had stop payments put on my account beings I knew I would not have the money. The payment was stopped on XXXX but not the other beings they ran the payment as a different name.If a customer wants to make arrangements why would they want to cause all these fees for someone that wanted to pay but needed to make payments does not seem right

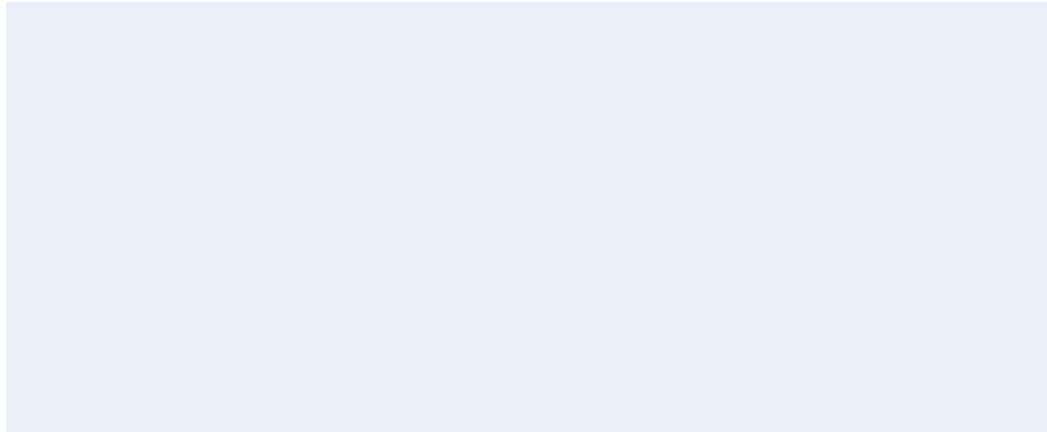
Received a payday loan back in XX/XX/XXXX. I tried to contact the lender (Check n go) to pay off loan. To no avail they did n't have any information that I took out a loan. I got a call on my job XXXX from A person name XXXX XXXX contacted my job threatening me that I would be arrested. I call hiim back and he couldnt tell me what online Payday loan I had taken out, but had all of my personal information. He is harrassing me. His number is XXXX. I wanted to set up payments but he transferred me to XXXX XXXX XXXX who still could not tell me who I was paying. I didnt give him payments because he could n't tell me what company my loan was with. I 'm not giving out my bank card to just anyone. Please help stop them from contacting my job.

Quicken Loans obtained XXXX (XXXX) HARD Inquires from XXXX and XXXX Credit Reports Bureaus without my written consent ; consequently, these XXXX hard inquires lowered my credit score for future financial assistance.

Quicken Loans XXXX Customer Services representatives XXXX XXXX (XXXX) XXXX XXXX and XXXX XXXX XXXX XXXX) XXXX Ignored my request to REMOVE their Quicken Loans name from my XXXX and XXXX credit report files.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

OR

972XX

Web

CNG Financial Corporation

TX

761XX

Web

Quicken Loans

NV

891XX

Web

Based on Consumer Complaints

Consent provided	04/28/2015	Closed with explanation	Yes	No
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Page 559 of 3612


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1350788



1351149



1331904



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/13/2015	Payday loan	Payday loan
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05/08/2015	Payday loan	Payday loan
------------	-------------	-------------

05/05/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

i keep getting phone calls everyday from speedy cash they have already called XXXX times so far this month it started in XXXX of 2015 XXXX calls were made too us XX/XX/XXXX XXXX calls were made too us XX/XX/XXXX XXXX calls were made too us the number is XXXX their saying their speedy cash

I took out a loan from Care Credit in order to pay dental bills. When I took out the loan it was for 24 months with no interest. XXXX I paid my payments to GE Capital. Beginning XX/XX/XXXX, it changed to Synchrony Bank. I paid on time every month. In XX/XX/XXXX I noticed my statement stated that my free interest has expired. I called and the man I talked with, told me the contract had changed. I have never heard of a contract being able to be changed. We argued back and forth for awhile and then he said " If you pay {\$280.00} now, we will consider the bill paid in full. I wrote them a check for {\$280.00} and put " paid in full " on the entry. Yesterday I received another bill with the {\$280.00} credited and a new balance of {\$180.00} at an interest rate of 26.99 %.

I am XXXX years old living on a fixed income and do n't like to be lied to and taken for granted. I 'm sure they are doing the same thing to other people. I am absolutely positively sure I signed up for 24 months of payments at no interest. I hope you can help me and I look forward to hearing from you soon. This illegal payment is due XX/XX/XXXX.

Thank you.

A phone message was received by several people on my phone contact list stating that I have a complaint filed against me and they should contact " this number " immediately. I have no idea how they had access to my phone contact list as the people who received the message were never listed on any form or application by me. When I contacted the number the man said " XXXX XXXX ". When I asked what they do he avoided all questions. Continually stating I am in dire straights and must pay a certain amount immediately to avoid charges of " fraud ". He has

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings	KS	675XX	Web	Older American
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Synchrony Financial	NC	283XX	Web	Older American
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Cottonwood Financial Ltd.	UT	840XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/19/2015	Closed with explanation	Yes	No
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Consent provided	05/11/2015	Closed with explanation	Yes	No
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Consent provided	05/05/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1373971

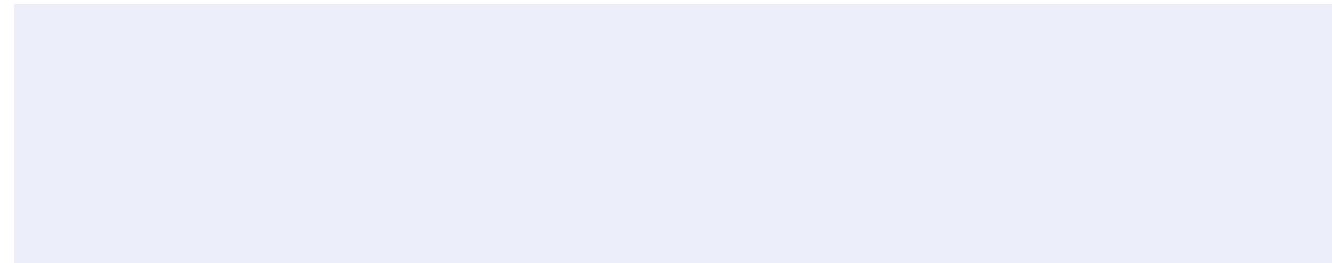
1366812

1360843



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



04/24/2015

Payday loan

Payday loan



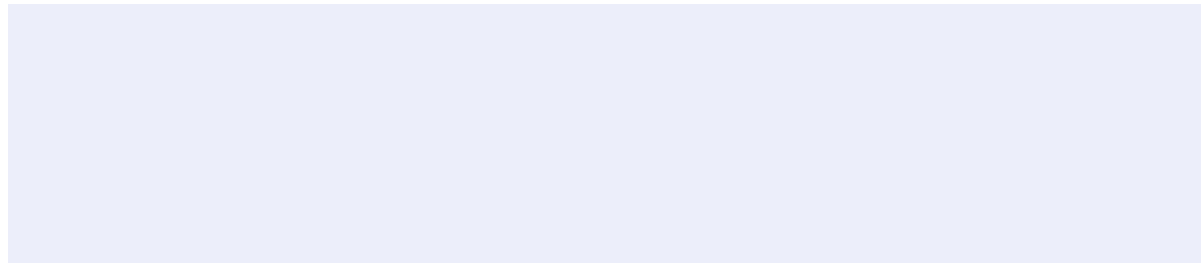
04/29/2015

Payday loan

Payday loan

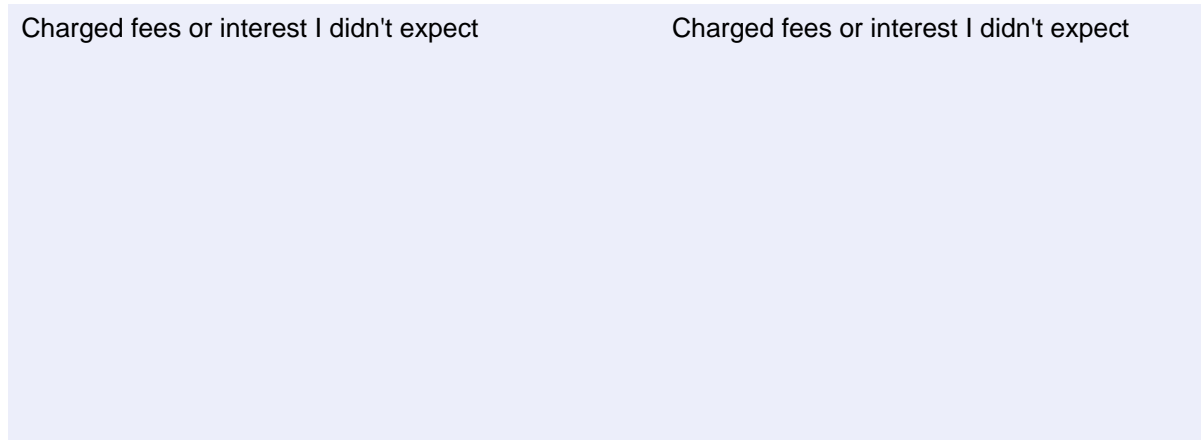
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

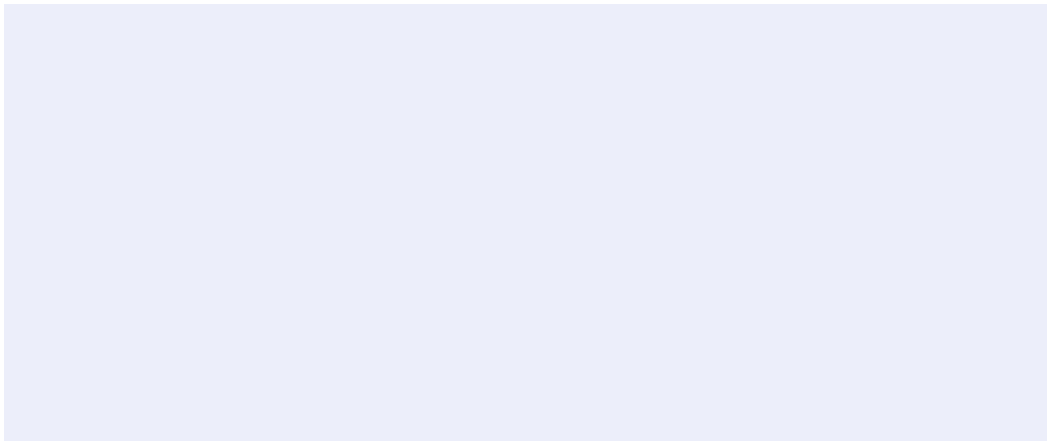
demanded this money immediately and I refused. He then said " I ca n't protest you if you do n't pay. " I told him if I owe money I will contact the company I owe myself but refuse to send him money. I am so embarrassed that my contacts have received this message. The XXXX XXXX man refused to answer why their company has my private phone number list and why they are contacting people on that list.

XXXX months ago I got a payday Loan with Ace Cash. I got XXXX extensions with them. I was about to make a payment and went into their website to do so. I could not log in to their site. So I called and the customer service person told me that they no longer gave pay day loans in Maine and that is why I could n't. So I asked her if I could make payment arrangements with her and she said no I am sorry. I might add that I had XXXX more times I could make payment arrangements. She said that they would be debting the full amount of the loan which was XXXX on the XXXX I said i could n't pay that and she said well stop payment on it and we will make payment arrangements with you. I did just that. Now I realize that they broke their contract with me and probably charged me for non payment and I know for a fact it is on my credit report for non payment.

I am writing a complaint against Gold Star Finance in XXXX XXXX, TX. I recently sent them a certified Cease and Desist letter with the help of my financial counselor after a hardship I am experiencing that has caused me to default on a loan. I can no longer pay them as I only have {\$800.00} a month in Social Security to live off of. This morning I was harassed over the phone from Gold Star Finance & gt ; They stated they were sending someone over to my house. Also when my home health provider tried talking to them over the phone to let them know it was not necessary they threaten to call XXXX on her because they claim I am being abused by her. I am afraid for my safety. My Financial counselor and I made a police report over the phone and this evening an officer will be coming by my

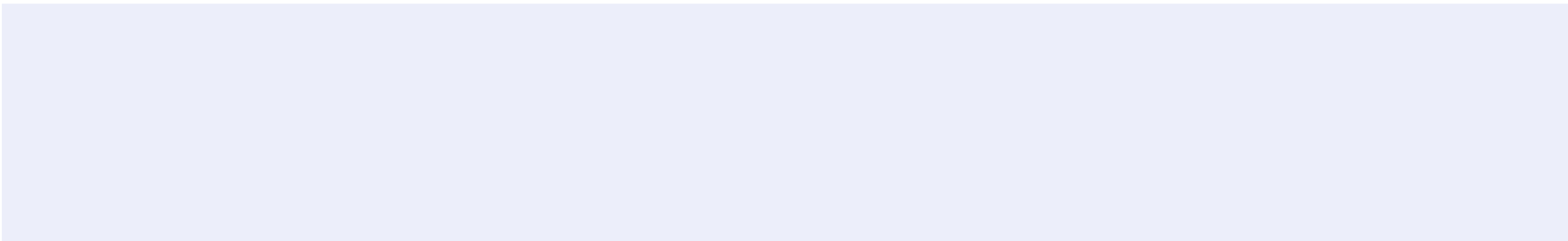
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

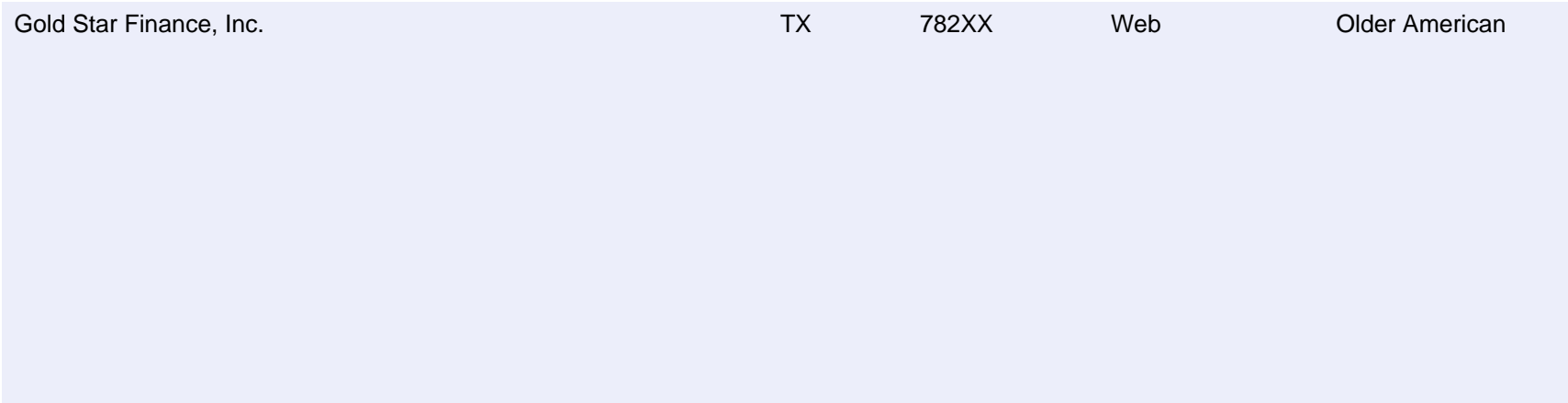


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.	ME	040XX	Web	Older American
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Payday Loan Complaints with Consumer Complaint Narratives

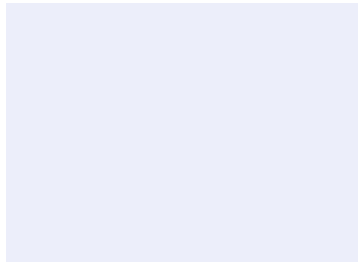
Based on Consumer Complaints

Consent provided	04/24/2015	Closed with explanation	Yes	No

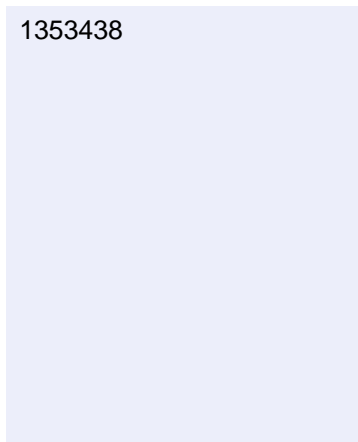
Consent provided	05/04/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



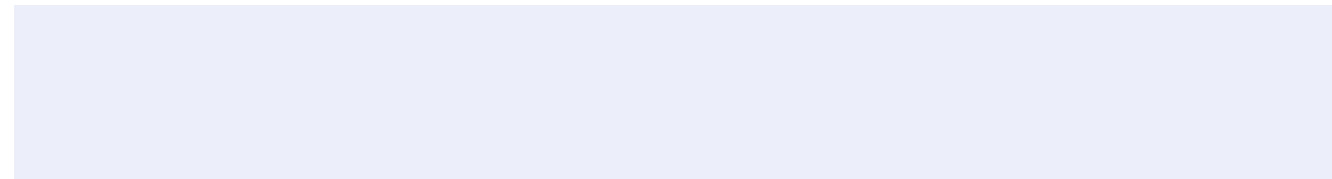
1346867



1353438

Payday Loan Complaints with Consumer Complaint Narratives

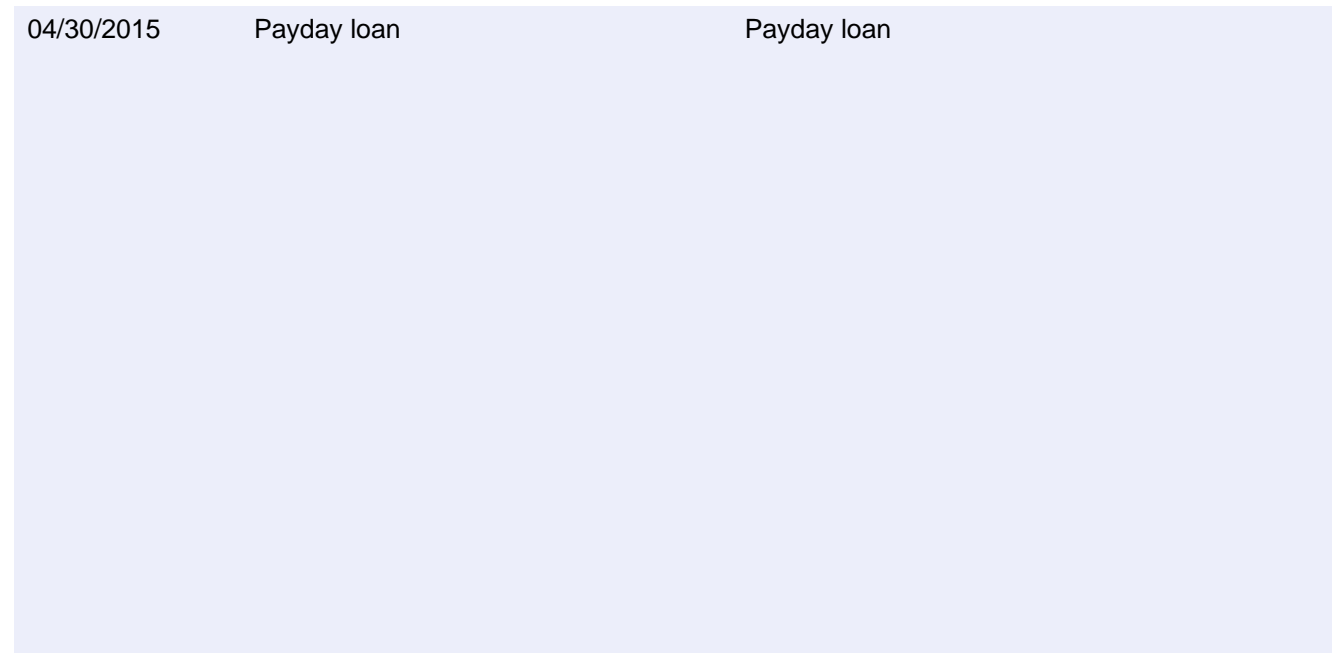
Based on Consumer Complaints



04/30/2015

Payday loan

Payday loan



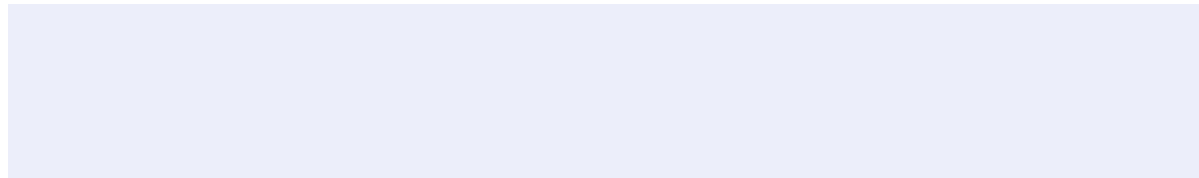
04/30/2015

Payday loan

Payday loan

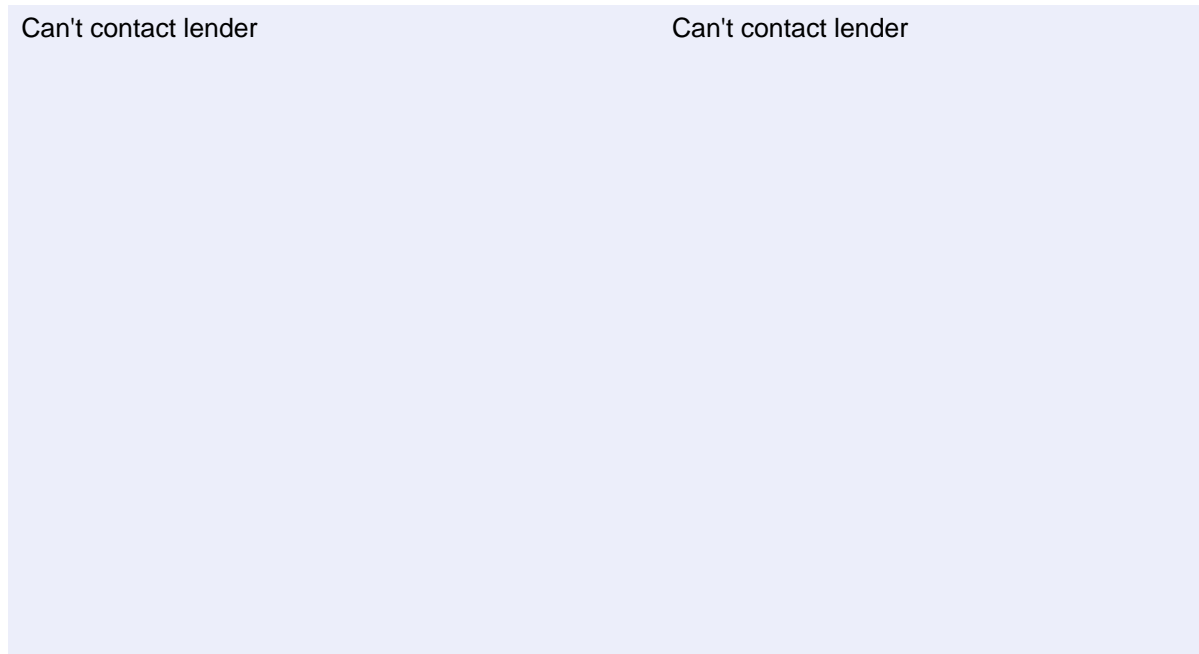
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

home to take the rest of my report against Gold Star. I know I owe them the money however I can not afford to pay them. I was paying them up until last month however because I paid them I fell behind my utilities and had to get assistance through community resources to keep my electricity from being cut off.

I filed a complaint against Ace Cash Express a week or XXXX ago for not letting me make payment arrangements on my loan and not notifying me that they no longer do business in the State of Maine for pay day loans. I started receiving collection calls from them. They will call on several different lines so you can not block them. While I appreciate someone trying to collect a bill this was just plain harassment as they do n't say anything. The last straw was a call after XXXX pm last evening XXXX/XXXX/2015 from XXXX, NH. I received an acceseive amount of calls XXXX to be exact yesterday XXXX/XXXX/2015 with no message or anything.

i have numerous emails that have come thru my job regarding issuing warrants, threats. also many vulger phone calls in which i am called every nasty word there is and my daughter also regarding XXXX her, my XXXX XXXX, etc. if i did have a laon with them i have no knowledge of this debt not being paid. i need documentation from them but can not get it. if i had a loan which i have n't done a payday loan in years i would remember this. i can provide bank documentation from bank. but i need to know where they come up with this debt they say i owe.. i received an email today that a warrant will be issued tomorrow XX/XX/XXXX at XXXX. Arrest warrant I 'd : - XXXX which will be going to release on Friday XXXX XXXXAttentionThis is the last and final chance for you.

This Legal Proceedings issued on your Docket Number XXXX with XXXX of Cash net usa Inc. Company in order to notify you that after making calls to you on your phone number we were not able to get hold of you. So the accounts department of cash net Usa has decided to mark this case as a flat refusal and press legal charges against you. CASE NO : XXXXAmount Outstanding = \$ XXXXWe have

Payday Loan Complaints with Consumer Complaint Narratives

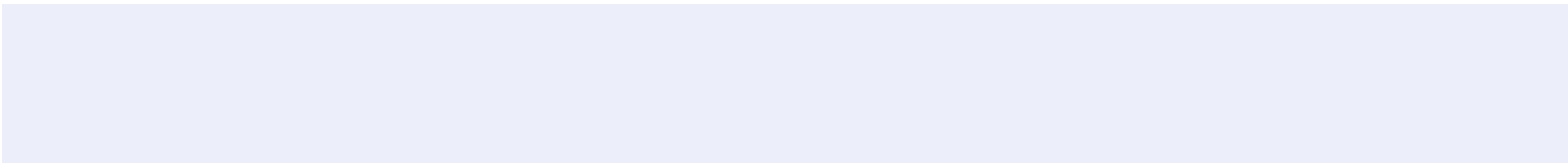
Based on Consumer Complaints



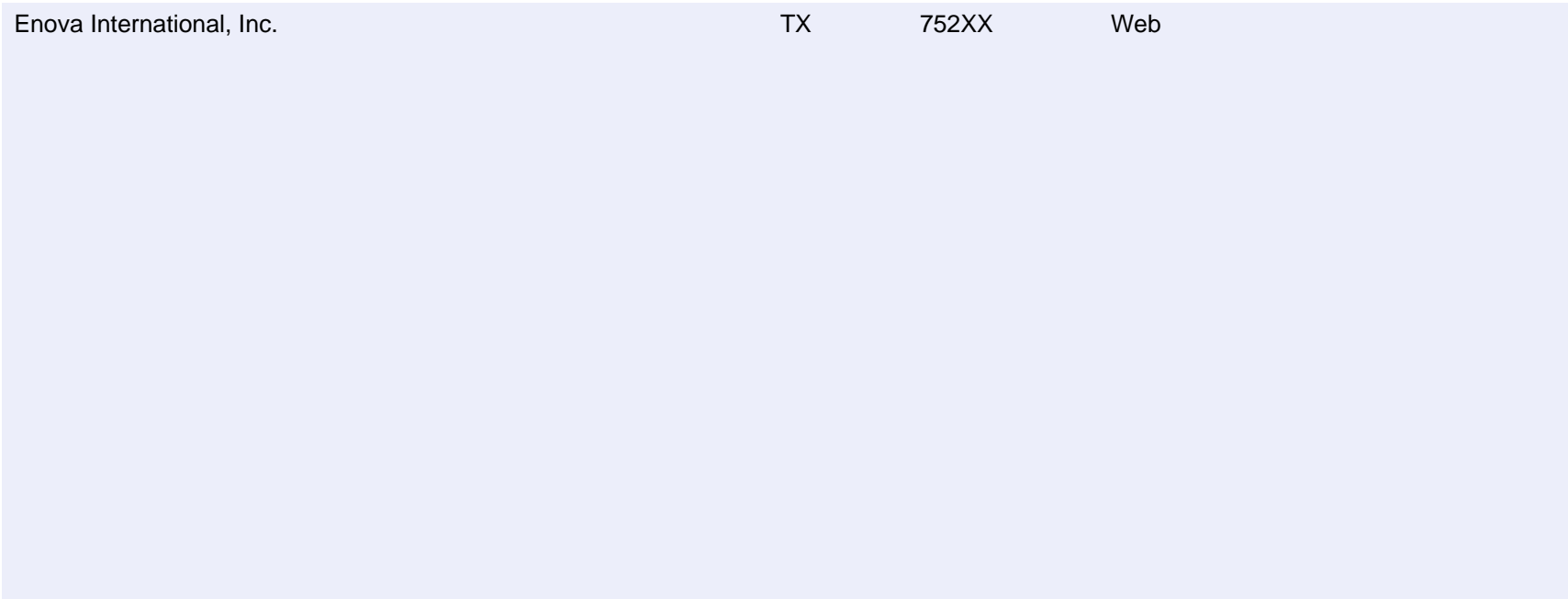
Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.	ME	040XX	Web	Older American
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Enova International, Inc.	TX	752XX	Web	
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Based on Consumer Complaints

No

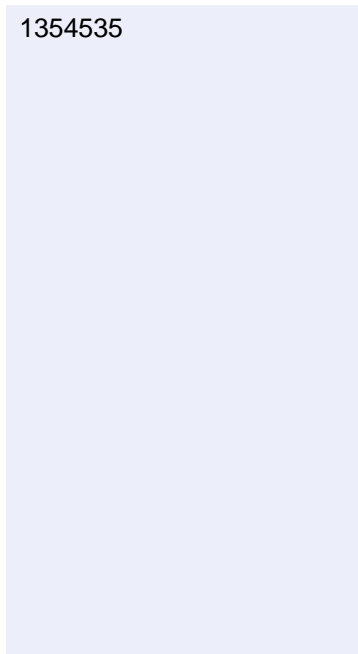
No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1354340



1354535

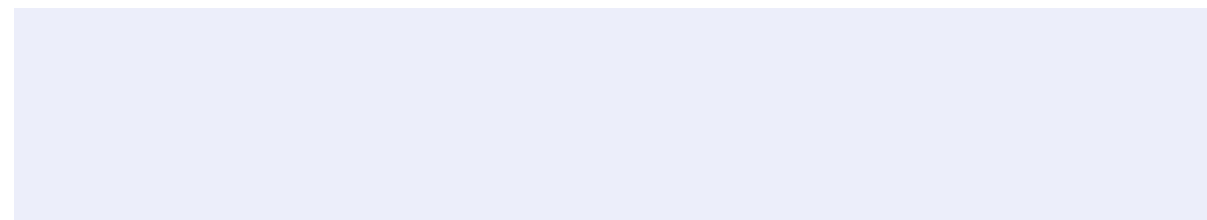
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/21/2015	Payday loan	Payday loan
04/30/2015	Payday loan	Payday loan
05/27/2015	Payday loan	Payday loan
05/18/2015	Payday loan	Payday loan
06/05/2015	Payday loan	Payday loan
06/09/2015	Payday loan	Payday loan
06/23/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

sent you this warning notification about legal proceedings of XXXX XXXX, 2014 but you failed to respond on time now it 's high time if you failed to respond in next 4 HOURS we will register this case in court. Consider this as a final warning. And we will be Emailing/ Fax this issue to your current employer to make sure they take strict against you. Your salary wages will be garnished.

I ask the sun loan to stop posting late notice on my fence so my neibors would no know issue. I advised them XXXX of my neibor had read XXXX of the notice. I would work on repaying them as soon I got another job. and also as how to stop the interest from going up more. Also stop calling my familey and adviceing them of my money issue.

I continue getting calls from different people claiming I still owe cash call {\$2500.00}. I paid off that debt to a reputable law office. The scammers keep saying they have papers to serve me. Their number is XXXX, XXXX XXXX.

They take out fees XXXX so it takes a very long time to pay back the principal. When I tried to make payment in full in order to avoid any more fees, they said I could n't! Feel deceived ... These types of loan companies are illegal in Arizona, so they should not be available to Arizonians.

Cash Factory USA keeps calling at my place of work, even though I 've told them that I ca n't receive calls at work and have requested they stop calling my place of work. They have even gone as far as to call my personnel office looking for me.

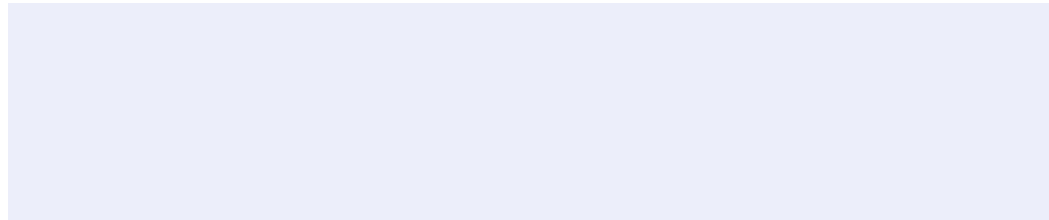
Paypal paid my purchase with credit, not as usual with direct deduction from my bank. I called immediately and was told that there was nothing that could be done until I received my bill. I was charged {\$4.00} for a {\$15.00} purchase.

I am unable to get detailed information regarding the origin of the loan in question. I am only given my bank account number and date.

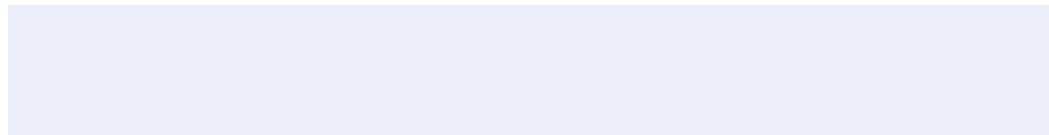
In XX/XX/2013 I took a loan from Western Sky. The interest rate I was offered was different once the loan was deposited to my account. Immediately I contacted

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Sun Loan Company	NV	891XX	Web	
CashCall, Inc.	VA	201XX	Web	Servicemember
Mobiloans, LLC	AZ	856XX	Web	
2233 Paradise Road LLC	CA	958XX	Web	
PayPal Holdings, Inc.	MI	480XX	Web	Older American
EMPIRE MEDIATION SERVICES LLC	MD	210XX	Web	
Delbert Services	TX	750XX	Web	

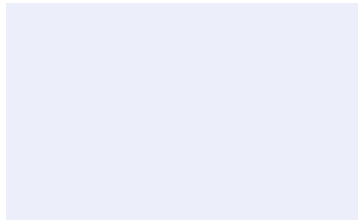
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

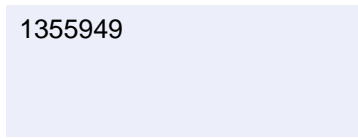
Consent provided	04/24/2015	Closed with explanation	Yes	No
Consent provided	05/05/2015	Closed with explanation	Yes	Yes
Consent provided	05/27/2015	Untimely response	No	
Consent provided	05/21/2015	Closed with explanation	No	No
Consent provided	06/10/2015	Closed with explanation	Yes	No
Consent provided	06/11/2015	Closed with explanation	Yes	Yes
Consent provided	06/23/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

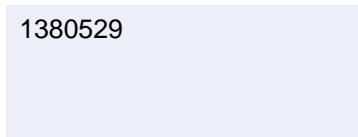


1340076



1355949

1393318



1380529

1408641



1413802

1434561

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/29/2015

Payday loan

Payday loan

05/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

different once the loan was deposited to my account. Immediately I contacted Western Sky who informed me that the loan was sold to XXXX. Later I took the dispute to XXXX who at the time couldn't resolve my issue. Ultimately, this illegal loan was sent to a collection agency by the name of Delbert Services. Delbert is currently reporting a charge off on my credit report. I have disputed by concerns with Delbert many times and they refuse to remove the Western Sky XXXX from my credit. At present Delbert is still reporting, yet claim they have sold the loan XXXX (unable to locate this company). This is an illegal loan, and Delbert refuses to remove this Western Sky loan from my credit file.

I've applied for like XXXX loans just to help me out and not XXXX company load me money I have a job a banker at else do I need man

Dear Madams, dear Sirs, I took a loan of {\$200.00} with a fee of {\$50.00}, in total {\$250.00} from castle payday.

I already paid {\$50.00} on XX/XX/2015 Yesterday I wanted to pay off the rest of the {\$250.00} but was told they do n't take my credit card and I owe {\$320.00}.

When calling collections they told me that every XXXX weeks I will be charged a " Finance fee ", which I heard at that point for the first time. They said they would send an HS form so I can fill in my new bank account info (I closed mine 1 week ago), but never received that form.

I sent XXXX emails to support @ castlepayday.com as advised from their collections department, but have not heard back from them.

When signing up for my account I asked the representative XXXX if I will not be charged extra if I only pay {\$50.00} bi-weekly and he said no, I will only be paying off the amount of {\$250.00}. I told him that I could pay the full amount, but he said that wo n't be necessary.

Last week I checked my balance and called, asked the woman on the phone why

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PLS GROUP, INC

CA

950XX

Web

Big Picture Loans, LLC

FL

331XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/29/2015	Closed with explanation	Yes	No
Consent provided	06/03/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

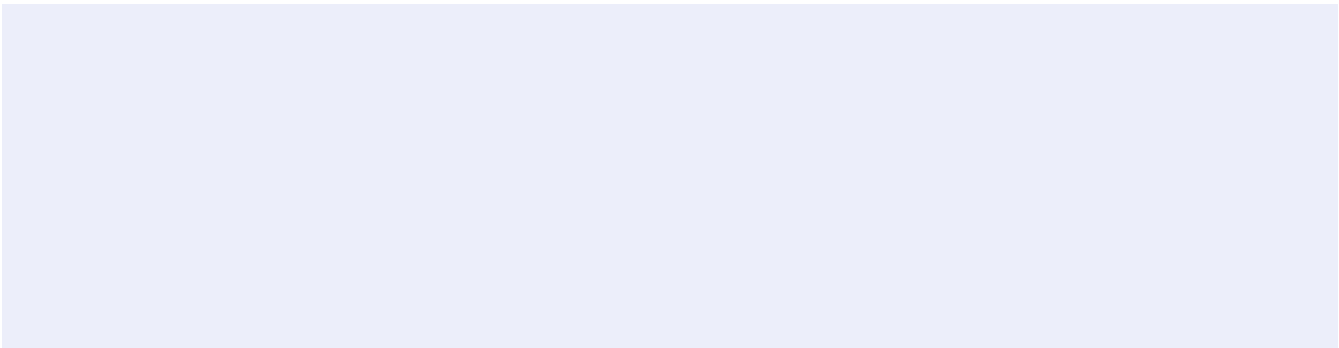
1443117

1398986



Payday Loan Complaints with Consumer Complaint Narratives

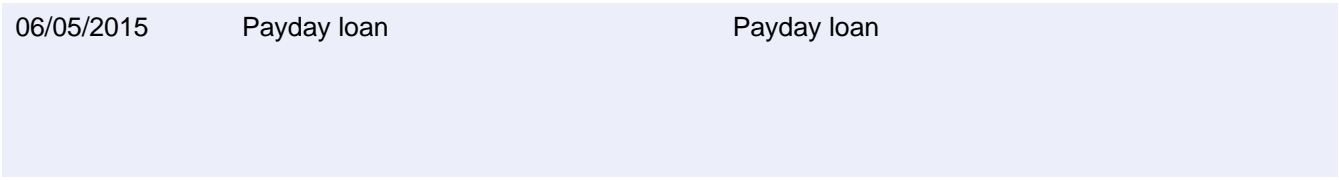
Based on Consumer Complaints



06/05/2015

Payday loan

Payday loan



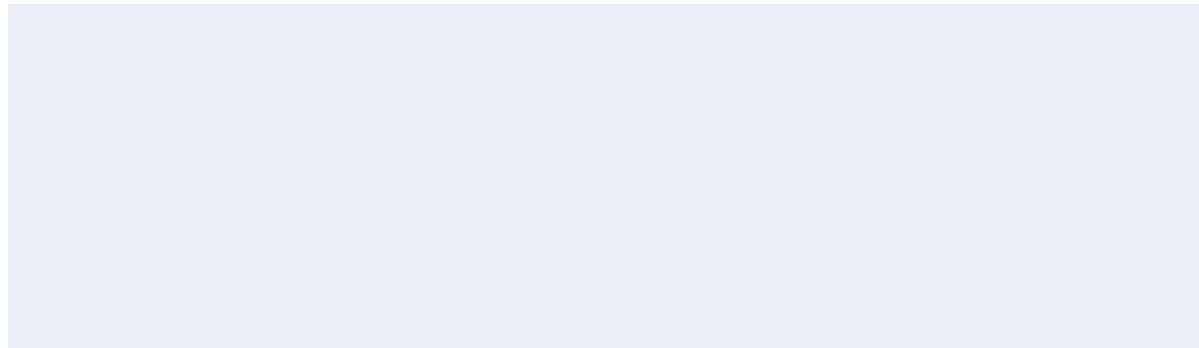
06/05/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the XXXX payment of {\$50.00} does not show deducted off my balance and she said : I should not worry cause I would not see that online.

Believe me if I would have known I would have paid the full amount on XXXX XXXX.

I want to pay it off and forget the whole nightmare already.

Please help!

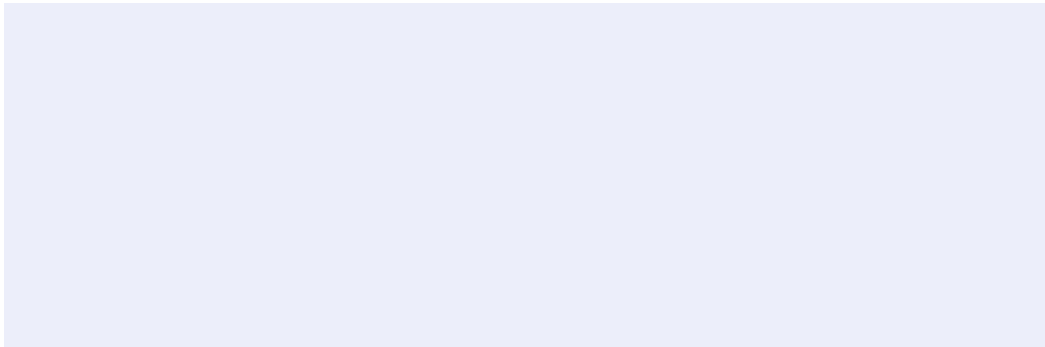
Thank youXXXX

I took out a loan from Cash Call XXXX 2014 for {\$1000.00} with monthly payments of {\$190.00} a month. I lost my job in XXXX of 2014 and continued to make the payment. I called them to make arrangements in XXXX of this year. Because of my unemployment I told them I was unable to make the payment. They would call me about XXXX different times from numbers from PA, OH, IN, CA, TX and NC. All of the calls were less than an hour apart and sometimes back to back. Even when I speak with them, they would call me back hours after to continue the harassment. It is very stressful and causing so many issues in my life. I have advised them that this is harassment and they can not legally do that. If I missed the payment, they would debit my account with XXXX day notification and refuse to stop it causing me to go in further financial hardship. I told them my account is going to be closing and they debited my account again thus keeping my account open until fees are satisfied. They refuse to stop debiting the bank account for over 3 months and every month is the same thing. I being abused by the reps on the line and bullied by them.

On XXXX I discovered the withdrawal of {\$290.00} from my bank account for a loan from " Castle Payday " which I never applied for. I have since discovered that the loan, for {\$850.00}, was taken out in late XXXX in my name, and has a 38-month payment timeline and a roughly 400 % APR!

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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CashCall, Inc.	NC	281XX	Web	
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Big Picture Loans, LLC	DE	197XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

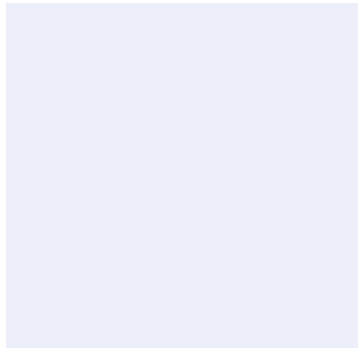
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Consent provided	06/05/2015	Closed with explanation	Yes	No
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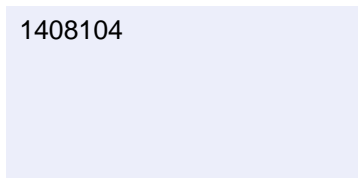
Consent provided	06/05/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1407723



1408104

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/10/2015

Payday loan

Payday loan

06/01/2015

Payday loan

Payday loan

06/01/2015

Payday loan

Payday loan

06/16/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I RECEIVED A LOAN FROM WESTERN SKY IN XX/XX/XXXX FOR XXXX...THEY IMMEDIATELY SET UP A PAYMENT PLAN FOR XXXX PLUS INTEREST, THEY LATER STATED THAT XXXX WAS PROCESSING FEES...IT WAS THEN SOLD XXXX...I HAVE PAID BACK APPROX XXXX TO XXXX, MAYBE A LITTLE MORE...I HAVE SENT THEM EMAILS ASKING THEM TO RECALCULATE MY LOAN BASED ON MY STATES INTEREST RATES (6%) ..I LIVE IN PENNSYLVANNIA...THEY REFUSE TO ACKNOWLEDGE MY EMAILS BUT XXXX RETURNED AN EMAIL STATING THEY WILL BE TURNING ME OVER TO THE CREDIT BUREAU...SINCE THEN OTHER DEBT COLLECTORS HAVE CALLED ME REGARDING THE BALANCE WHICH IS WELL OVER XXXX....HOW CAN I GET THEM TO REMOVE THE NEGATIVE INFORMATION FROM THE CREDIT BUREAUS AND CLOSE THIS ACCOUNT SO OTHER DEBT COLLECTORS WILL STOP BOTHERING ME ABOUT IT...THANKYOU

I recieved a payday loan from ACE CASH EXPRESS and my repayment was taken from my account a week before it should have been causing me to go into the negative and pay fees. Now they are threatening to send me to collections. They would in previous loans email me a reminder that my payment was coming due and the date it would be taken out would be attached. Not this time!

I received a call from a company, XXXX XXXX, stating that I owed a payday loan that I never took. I did look into one years ago, but the fees were outrageous and I did n't finalize anything. They stated that it was my responsibilty to prove I did n't take it and that the fact that they had my information was enough for them to prove I did. All I have is a phone number for them, XXXX and after searching online, I found that they are doing this to alot of consumers.

I applied for a loan and i was not given the amount needed they told me to go online and apply for XXXX more. Now i have a company calling me asking for XXXX for fee and stating i received more then XXXX which I did not because they

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services

PA

172XX

Web

ACE Cash Express Inc.

TN

381XX

Web

Thomas & Williams LLC

IL

603XX

Web

Speedy Cash Holdings

TX

787XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/15/2015	Closed with explanation	Yes	No
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Consent provided	06/01/2015	Closed with explanation	Yes	No
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Consent provided	06/11/2015	Closed with explanation	Yes	No
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Consent provided	06/16/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1414926

1400033

1400431



1423089

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/16/2015

Payday loan

Payday loan

06/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

would not even give XXXX

The cash store in XXXX IL over drafted my bank account {\$300.00}. Their so called collection agency XXXX XXXX XXXX called me and wanted me to set up a payment plan. I looked up my credit report and they are not on there. I think they are a false company and would like them to stop harassing me. I want my {\$300.00} back and be able to set up an actual payment plan with a legit collection agency.

On or around XXXX/XXXX/15, I receive a loan from Castle Payday (XXXX) in the amount of {\$500.00}. I was informed that if I paid this loan off by XXXX, my total amount to pay off would be {\$670.00}, to which I agreed. On XXXX, I called to ensure that the loan plus interest would be paid off in full ({\$500.00} + XXXX). When I called, the rep informed me that the systems were down and he would call me back to complete the transaction. I did n't receive a callback so I assumed that everything was taken care of.

On XXXX, I noticed that only {\$170.00} was taken out of my account so I called to find out what happened. They informed me that the rep tried calling me back, but he could not get a hold of me. I do not have any missed calls of any sort of Castle Payday trying to call me back. At any rate, she stated that {\$500.00} would immediately be taken from my account so that no further interest would be charged and my account would be paid in full.

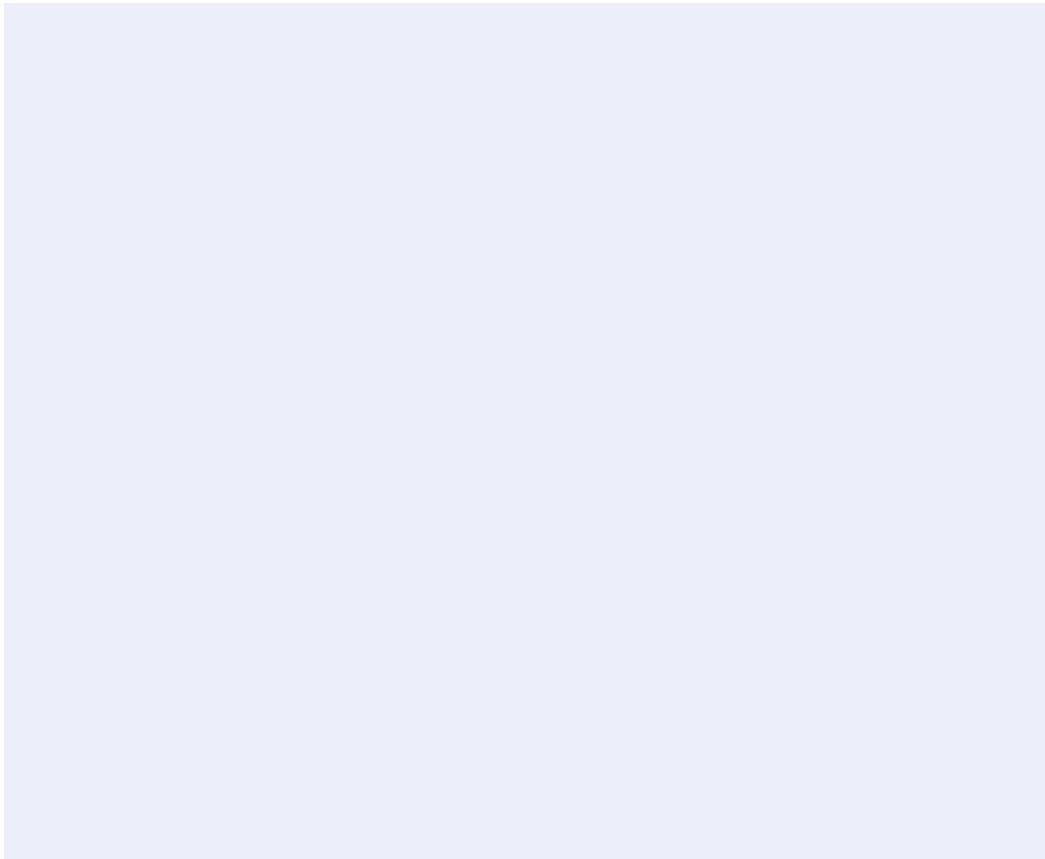
To my surprise, when I check my account the very next day I see {\$670.00} was taken out. I call Castle Payday and they informed me that a manager would be calling me back to confirm that I would be credited back {\$170.00}.

Which brings us to today ... I called my bank to dispute this and after being on the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cottonwood Financial Ltd.	IL	622XX	Web
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Big Picture Loans, LLC	IL	601XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/16/2015	Closed with explanation	Yes	Yes
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Consent provided	07/07/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

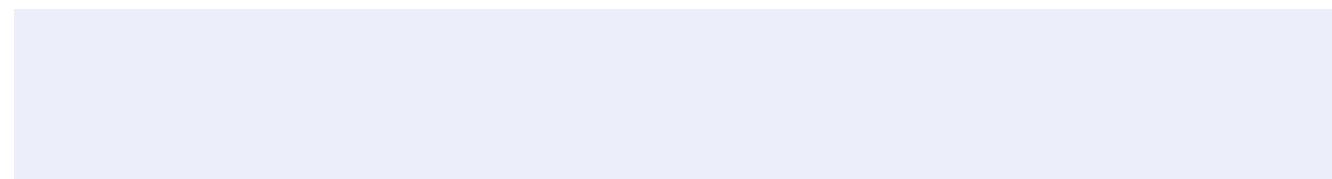
1423190

1444377



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



06/25/2015

Payday loan

Payday loan



06/22/2015

Payday loan

Payday loan

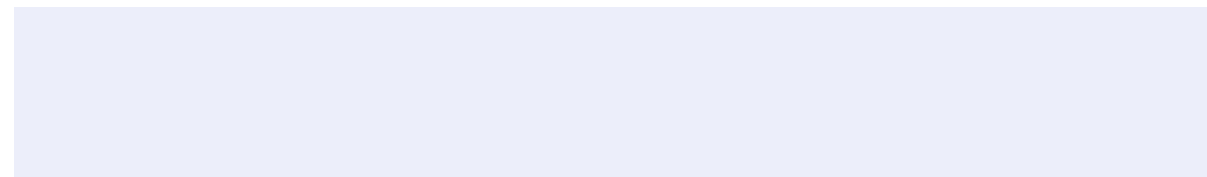
06/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

phone with my bank and Castle Payday, the bank agreed to charge back {\$170.00} to Castle Payday, which of course is pending, and totally agreed that charging {\$350.00} on a {\$500.00} loan that was paid off in less than a month is BEYOND predatory!

I never received the loan and the customer service agent was could not find the loan information in the computer database, but then another customer service agent was able to find the loan in the computer but said that I had to fill out another application, but the loan information showed up on my XXXX report. When I tried to retrieve the loan the customer service agent said the loan information was not in the computer. He did not have any information on the loan and said that I just have to start the process over, but when I called back at another time, another agent saw the loan in the computer.

Hi I took out a payday loan (Castle Payday) back in XXXX of 2013 for {\$400.00} in which i would pay {\$540.00} back, I originally missed the first payment due XXXX/XXXX/2013, I made my first payment XXXX/XXXX/2013 and after which XXXX XXXX up until XXXX/XXXX/2013 in total i paid {\$560.00}. Now 2years later I 'm receiving calls saying I never paid and charges are being filed against me.

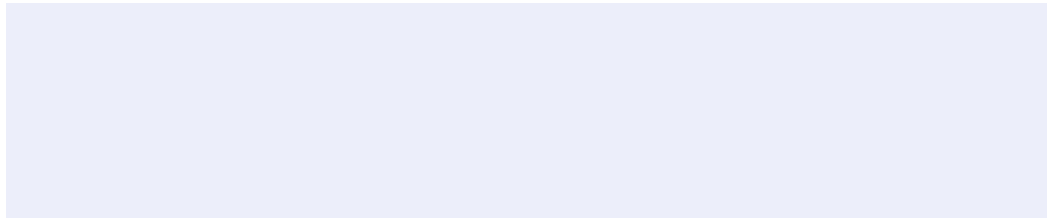
Company called XXXX. Hi my name is XXXX XXXX. I received a letter saying i was approved for XXXX loan. So i call them and talking to them. They said i am approved for the loan but due to my credit they said i have to come up with {\$320.00}. to give them first. So that what i did. They told me to XXXX store and purchess a mycash XXXX card and put money in there. So that what I did. Now they saying they could not put money in the my account it has to send thru XXXX XXXX for me to recieve. I said ok. They the money is sent but there other fee. I have pay {\$420.00}. for fee for them to sent it thru XXXX XXXX. That wat i did. Now they saying there other fee. {\$340.00} for the tracking number they gave me was only good in XXXX..To unlock the tracking for XXXX. Again the wat i did.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

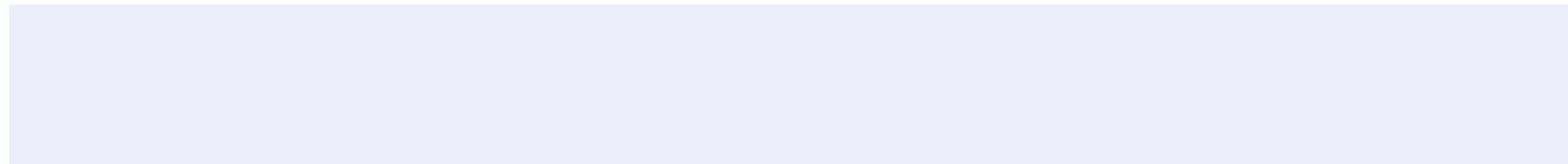


Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Delbert Services

NY

107XX

Web

Big Picture Loans, LLC

FL

333XX

Web

MNE Services, Inc

MN

553XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	06/25/2015	Closed with explanation	Yes	No
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Consent provided	06/22/2015	Closed with explanation	Yes	No
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Consent provided	06/22/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1439058



1432116

1432409

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/23/2015	Payday loan	Payday loan
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07/01/2015	Payday loan	Payday loan
------------	-------------	-------------

07/15/2015	Payday loan	Payday loan
------------	-------------	-------------

07/10/2015	Payday loan	Payday loan
------------	-------------	-------------

07/20/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't stop charges to bank account

Can't stop charges to bank account

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Then they saying I to have pay other fee due to my credit have to pay soical securty for me to able to receive the money. I 'm very honest person and nice. I do n't know wat to do I am scared now. All these fee I never heard of and I really did believe them. Please help. Pleaqs

I am a victim of identity theft and someone stole my identity and personal information and applied for a payday loan with Ace Cash Express. The payday loan account was an unauthorized and fraudulent account. I never applied or received a payday loan from Ace Cash Express. I was XXXX from XX/XX/XXXX to XX/XX/XXXX. There is no way, I could of applied for a payday loan with Ace Cash Express, because I was incarcerated. I have attached supporting documentation.

Took out a payday loan and the loan has been paid back since XXXX 2015 plus interest, Payday lender still debiting account. I would like the payday lender to cease and desist from debiting my account, and return any and all funds back to my bank account paid after XXXX XXXX 2015. I 've paid this lender back XXXX so far. This lender also did not follow NJ laws for payday lending and interest rates.

Someone stole my personal information and identity and applied for a payday loan with Cash Central. The account with Cash Central is a fraudulent account and do not belong to me.

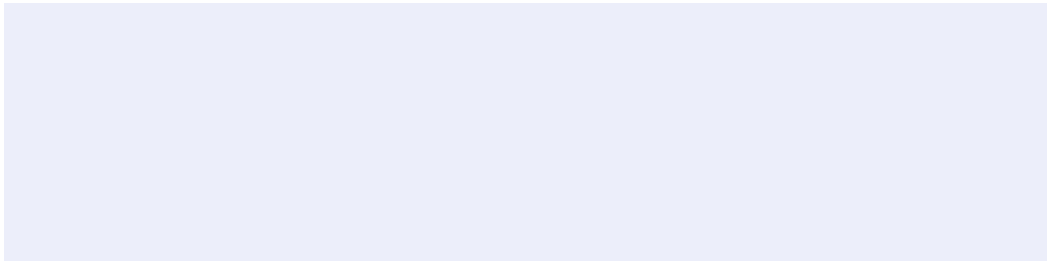
The lender is Installoan in XXXX, GA. I acquired a {\$600.00} loan but was not told that if I did n't pay off the loan the next month that it would cost me {\$120.00} and month per month unless the loan was paid off. So now my loan balance is {\$730.00}. That is what I would have to pay to pay off the loan. So basically if I ca n't pay the loan my balance goes up each month even with paying the {\$120.00} fee each month.

It appears that Midland Funding (original lender) has either sold the debt I incurred with them or has a collecting agency working for them. The debt is at least XXXX years old. I am currently in Chapter XXXX bankruptcy. XXXX XXXX (

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

MN

554XX

Web

GVA Holdings, LLC

NJ

080XX

Web

Community Choice Financial, Inc.

MN

554XX

Web

TMX Finance LLC

GA

300XX

Web

Encore Capital Group

TX

770XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/23/2015	Closed with explanation	Yes	No
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Consent provided	07/07/2015	Closed with monetary relief	Yes	No
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Consent provided	07/15/2015	Closed with explanation	Yes	No
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Consent provided	07/16/2015	Closed with explanation	Yes	Yes
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Consent provided	07/23/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1434872

1447667

1470635

1461944

1473875

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/15/2015

Payday loan

Payday loan

07/24/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

least XXXX years old. I am currently in Chapter XXXX bankruptcy. XXXX XXXX (asserting to have a corporate office in XXXX) calls and their number comes up on my caller ID here at work as a local number (XXXX) XXXX yet there return call is (XXXX) XXXX, ext. XXXX, XXXX XXXX and the voice mails are they are going to serve me either at work or at home, once I answered the call and they wanted to speak to my supervisor. On another occasion, my attorney and I both called them to inform them of the pending bankruptcy and which they replied that pay day loans are not eligible to be listed in bankruptcies ... I 've faxed them a copy of my bankruptcy petition yet they continue to call and leave threatening voice mails. We 've asked them to provide us a mailing address and they have refused. Please contact them to verify the debt and advise them of the pending bankruptcy and they are violating the automatic stay afforded to me by the United States Bankruptcy Code. You can verify my case on the XXXX XXXX XXXX XXXX, XXXX Division, website, Case No. XXXX.

I applied for a loan with company and was approved with a initial credit limit of {\$650.00} that I could take out cash advances out against so I requested a {\$400.00} dollar advance and was approved and I received emails showing all this from company but when it came time to fund account instead of money all of sudden they decide I do n't qualify even though they had my social security number and done check from beginning and still approved it first time should have not been rejected this is fraud doing it based on age .Also I offer to send in all papers showing income and my identity for proof based on letter but they said no which I had no problem faxing the papers to them.

I took a XXXX loan from Cash Call. In taking the loan I was never disclosed the accurate interest rate. I was thrown a bunch of percentages that at the moment did n't seem to make sense. When I asked them to clarify, he told me that " interest was higher than most loans but was n't too bad. " That what I would want to do

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

TN

380XX

Web

Older American,
Servicemember

CashCall, Inc.

CA

950XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/15/2015	Closed with explanation	Yes	Yes
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Consent provided	07/24/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1468639

1485328

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



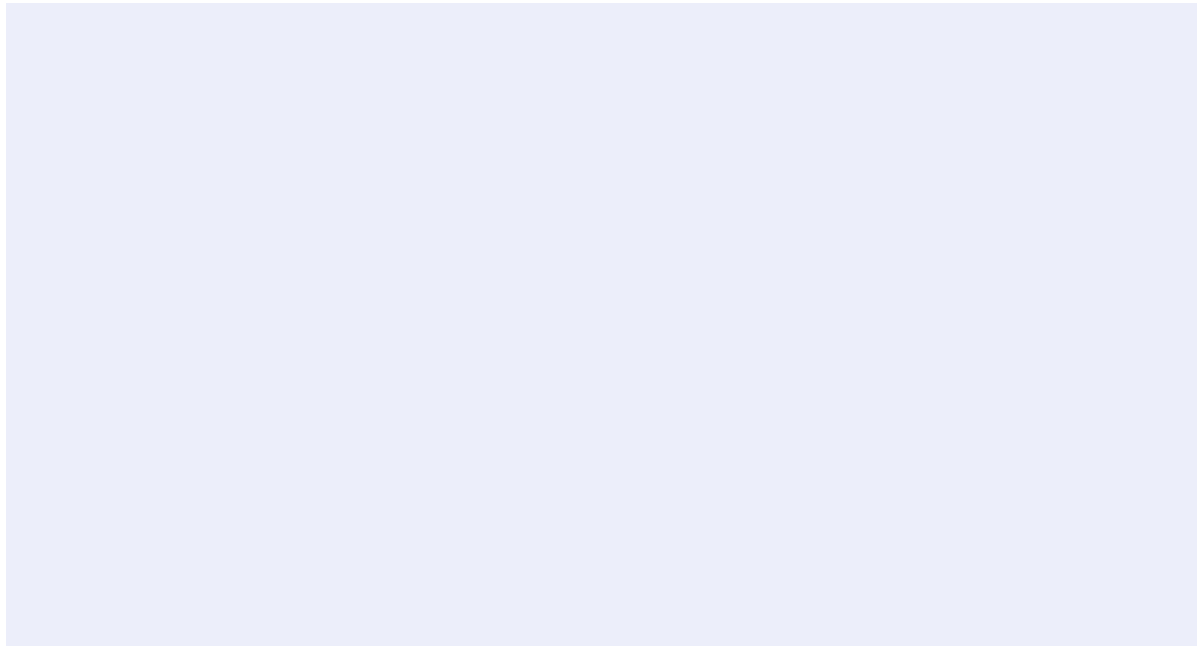
07/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

would be to " pay the loan off as soon as possible ". I thought to myself well DUH! and how bad could the interest be. I asked if they would send paper work after the loan funded so I had an accurate description of the interest. They said yes and happily took my banking information. I never received paperwork and I have come to find that I am paying roughly XXXX per month as my payment and {\$0.00} cents of that are going to principle. This cant fit in a box called fair lending. This is financial prison! They wont work with their customers and the harassment is relentless. I took off the ability for them to have ACH access to my back account and the calls have been non stop. The calls start XXXX days before the due date. On the due date last month and I logged XXXX calls to my home and cell in a XXXX hour period and into the evening. By far the worst experience I have ever had. The company seems to take pride in how they take advantage of their customers. They use no moral compass in how they navigate business. Whatever law they are operating under should be very closely looked at by the proper authorities.

My wife and I purchased carpets XXXX today financed through Wells Fargo on XXXX/XXXX/2014. On the anniversary of that date I was charged {\$1500.00} at 27 % interest for one year of back dated interest on a loan that totaled {\$5600.00}. At the time of sale it was never explained to me or my wife what the interest rates were or the stipulations on the 12 months no interest deal was. The salesman simply said interest would start after the 12 months. The salesmen spent a better part of XXXX hours showing us carpets he also filled out all the forms for us. While rushing us through the paper work he kept assuring us that this would be far less expensive than putting it on a credit card. As you can see with the documents provided they are all in his hand writing. At the end of the sale he gave me a small paper stating it was a receipt I needed to sign for. Again it was filled out by him. So I signed for it not realizing that it was not in fact a receipt but in actuality a credit

Payday Loan Complaints with Consumer Complaint Narratives

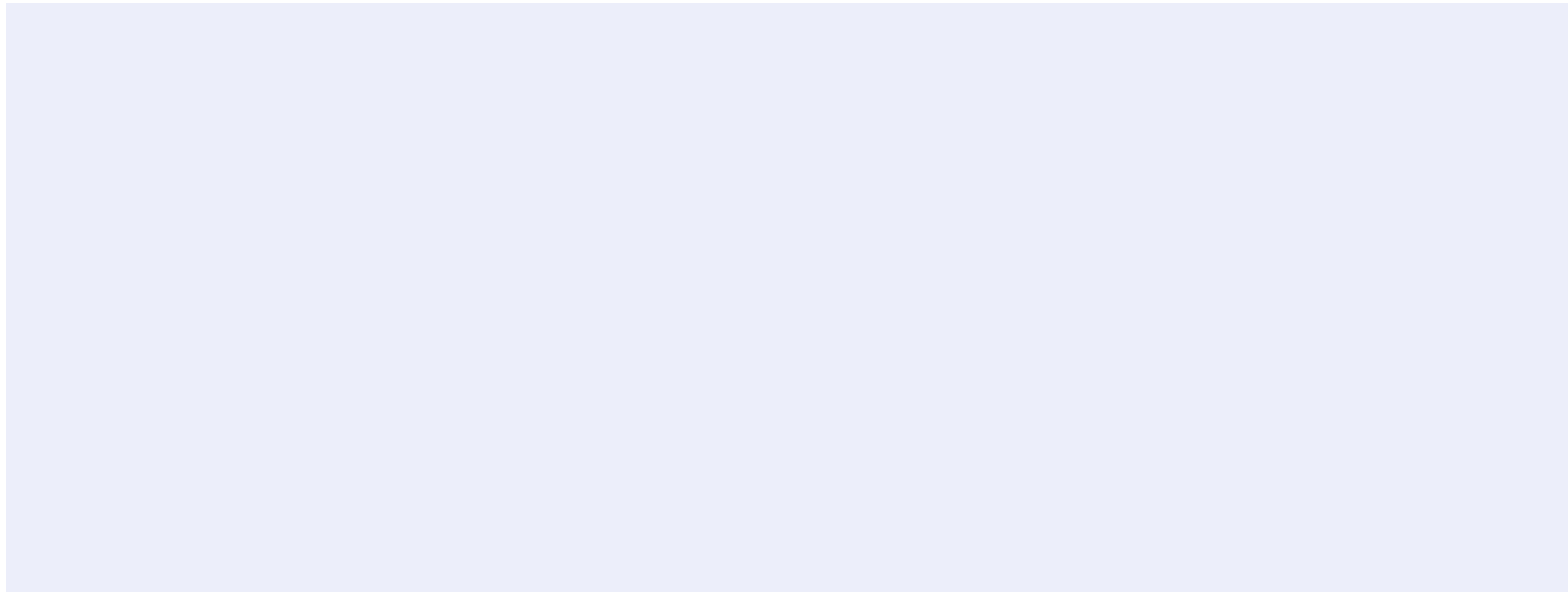
Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Wells Fargo & Company

NJ

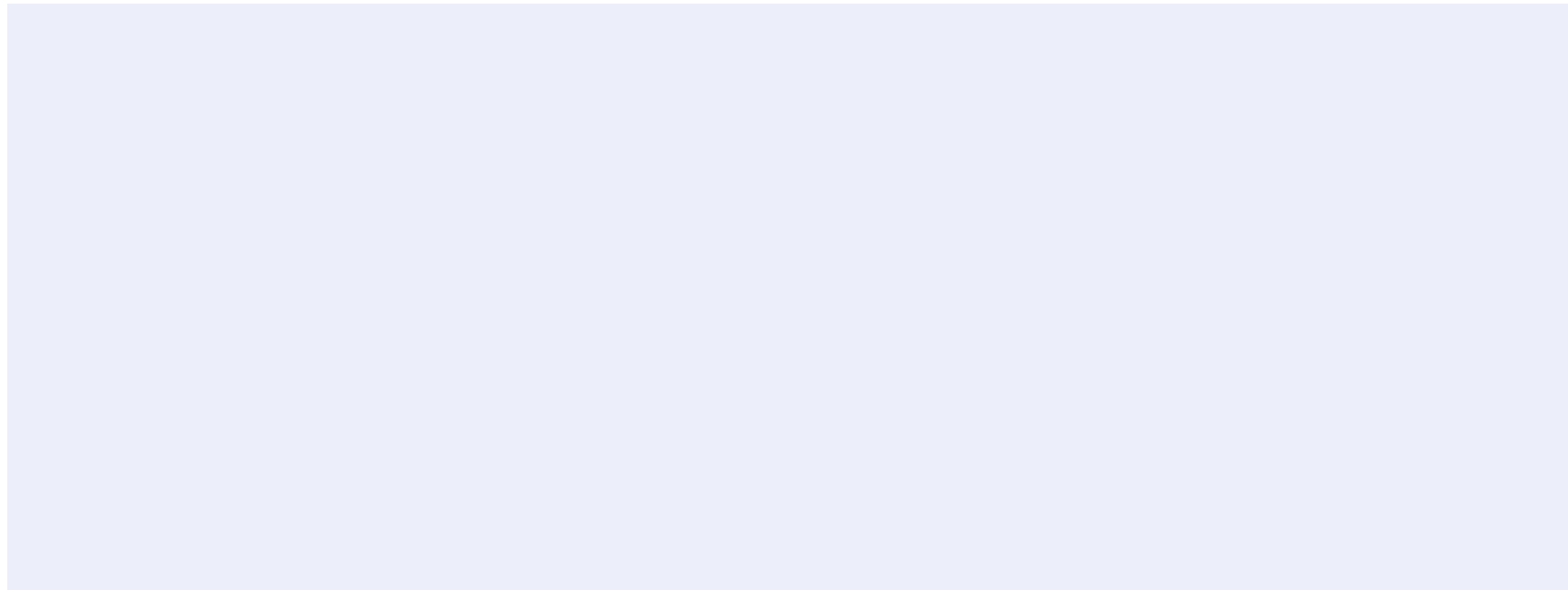
080XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

07/08/2015

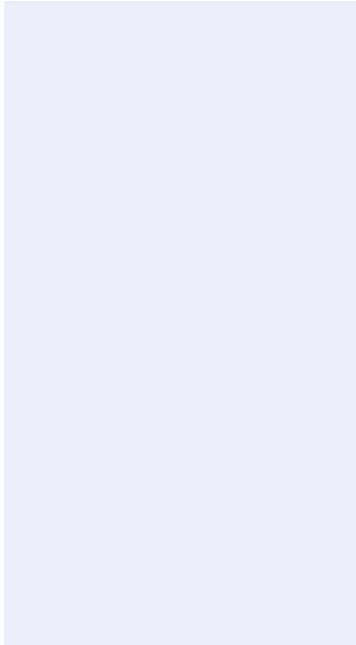
Closed with monetary relief

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1449561

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/21/2015	Payday loan	Payday loan
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07/21/2015	Payday loan	Payday loan
------------	-------------	-------------

07/21/2015	Payday loan	Payday loan
------------	-------------	-------------

07/29/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't stop charges to bank account

Can't stop charges to bank account

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

agreement, that he filled out ahead of time. Looking at it I would never of agreed to such an unfair one sided agreement. The tactics used were predatory and took advantage of new homeowners that had no experience with such types of sales and loans. So as it stands now I paid {\$2300.00} on a loan that 's principal has only gone down by {\$630.00}. If it were explained to me honestly I would have either paid in full at the time of sale or put it on my credit card which is more than half the interest rate of the egregious 27 % given.

I have multiple loan services sending me emails and and phone calls that I never received money for. They also have my social security number, that I never gave them.

An on-line loan was taken out under my name and Social Security number through Cash Net USA.

ACE CASH EXPRESS WONT STOP HARRASSING ME AND KEEPS MAKING THREATS TO PLACE ME UNDER ARREST. I TOLD THEM I LOST MY JOB AND COULD NOT PAY OFF THE LOAN, I ALSO ASKED IF I COULD MAKE PAYMENTS, AND THEY SAID NO, AND TOLD ME TO GO GET A JOB AT XXXX OR ELSE THEY WILL PRESS FELONY CHARGES AGAINST ME. MY BANK WAS WITH XXXX XXXX, WHEN I HAD MY ACCOUNT OPEN, I ASKED THEM TO DIFFER A PAYMENT OR FOR AN EXTENTION AND THEY REFUSED AND KEPT CHARGING MY ACCOUNT UNTIL I WAS FORCED TO CLOSE MY ACCOUNT BECAUSE OF NSF FEES. I HAVE NO IDEA WHAT TO DO. PLEASE HELP!

CashMax loan that was paid for. Now a company is threatening me with jail time if I dont pay off the loan. That has been paid. Also says they are trying to collect on behalf of the bank. XXXX who I use to bank with.

XXXX XXXX was the name he gave meXXXXXXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Risecredit, LLC	OH	440XX	Web
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Enova International, Inc.	IL	601XX	Web
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ACE Cash Express Inc.	CA	917XX	Web
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Federal Cash Advance, LLC of Oklahoma	TX	762XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/29/2015	Closed with explanation	Yes	No
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Consent provided	07/21/2015	Closed with explanation	Yes	No
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Consent provided	07/21/2015	Closed with explanation	Yes	No
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Consent provided	07/29/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1478581

1478598

1480166

1493267

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/26/2015

Payday loan

Payday loan

07/09/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

My bank said I had Id theft so my payday loan fee was returned in XXXX, happened again in XXXX. The loan company said they would put me on a repayment plan starting XXXX XXXX 2015 I said ok. on XXXX XXXX 2015 Usacashservices.com took XXXX dollars out of my checking account causing other items to bounce. I called them to ask why when the payment was to be on payment plan XXXX monthly (XXXX way too high still XXXX they told me just to take out another loan. I do not have computer at home so I had to walk over a mile in XXXX de heat XXXX. I panic so I applied like a dummy. now I am back into oweing interest I can not afford since it will take months to recover from money lost from id theft. is there a way to make them let me make payment. what they would loan me was less than what was needed to pay the bills and the fees the bank charged me so it was very little help and left me another XXXX in debt. with them your loan does not go bad until you miss 2 payments so you owe 2 fees of XXXX plus 2 months interest. so basically double of what you borrowed. they knew a month before I was fighting the bank. the only way out is to freeze their interest I just keep owing them more than I can pay.

I owed them almost XXXX a sec after getting loan of XXXX so they were just ripping me off. I XXXX walking to use a computer for them and have not been able to walk to a computer since then.

In XXXX, I needed a loan in order to pay my rent. I am XXXX retired XXXX veteran, largely living off of my XXXX pension. Cashnet USA, the Pay Day XXXX loan company I borrowed from, initiated predatory repayment practices immediately. They deliberately schedule automatic debits from my bank account before the end of the month, not even on the last day, with the obvious purpose of forcing customers into collection status. They essentially intercept my XXXX payment now, because my account is charged almost immediately after I receive my XXXX payment. They charge such a high interest rate XXXX 299 %), in

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

USA CASH SERVICES MANAGEMENT, INC.

NV

895XX

Web

Older American

Enova International, Inc.

VA

221XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/26/2015	Closed with explanation	No	No
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Consent provided	07/09/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1487368

1459202

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

addition to various fees, that my balance only goes up, rather than down, even with regular, large monthly payments.

My last payment was {\$410.00}. They have nearly reached a 100 % profit mark through my repayments. They forced me to borrow more, when I did n't wish to, because they intercepted my XXXX payment one month when I relied on that exclusively. I had no other means of paying for rent and food, and was forced to borrow again. Their system keeps me XXXX and others) in permanent debt, continually leeching money from bank account. I can not get them to stop, but if they do n't stop adding unfairly large interest, I can never pay off the balance in full, which is the only way to end their abuse of me.

I would gladly pay the balance, if they would only stop increasing it every month, but I can only do it that if they do stop. It became clear to me that this is exactly the result they intend to create, especially with the fact that they debit the account so early, before most people are paid. I believe I have acted in good faith, and that they have trapped in this system of theirs. Had I realized that they designed this system to be inescapable, I would never have applied.

I am writing this as a plea for help, for arbitration, to get this predatory company to leave my federally protected XXXX pension alone. My bank is XXXX XXXX XXXX, in Virginia. They are unable to stop Cashnet USA from debiting my account repeatedly, without my signing an affidavit of fraudulent activity, which I am not sure is appropriate, as I entered into the agreement voluntarily (although misled by Cashnet USA XXXX.

The company, Alliant Capital Management LLC, harasses me by telephoning my cell and work numbers and my relatives continuously. The messages left on my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Alliant Capital Management LLC

GA

317XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

07/29/2015

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1480685

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/11/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

phone has been " this is a courtesy call, documents are being filed today in court against you ". I did not return their unwarranted calls after viewing the company 's reputation on the Internet. It was only after my relatives complained about the calls that I called them back. I insisted that the company needs to be send me a letter concerning any alleged debt to my home address via US Postmaster. Instead, I received an email stating that I had agreed to a payment plan and that they had my bank account information. The email mentioned the original creditor of " XXXX " which I found out was a payday loan company which is illegal in my state of residence of Georgia. I am sending a certified letter today prohibiting further contact from this company by phone calls. Also, I clarified that I dispute the validity of the alleged debt. In addition, I notified my banking institution of possible fraudulent behavior.

I did a payday loan, and was told after the loan was in my account I would get charges interest rates everyday the loan accrued interest, which sounds odd to me. I was laid off and called the company my account was placed on hold until I went back to work and now I am getting threatening emails, even with the account being noted it is on hold. I received this tonight, the loan was XXXX and I made XXXX payments of XXXX on the loanHello XXXX , This is an urgent notice. We have not received a payment on your past due account of {\$520.00}. We understand that complications arise and we are willing to negotiate a settlement for your overdue balance. We have reviewed your account and are willing to settle the balance of {\$470.00}. If you do not respond to this email immediately then we will move your account into further collection. Contact our Retention Department now at XXXX to avoid your account going into further collections.

LAST CHANCE OFFER ENDS XXXX XXXX, 2015.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC

NJ

070XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/20/2015	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1514373

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/01/2015

Payday loan

Payday loan

08/06/2015

Payday loan

Payday loan

08/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

For Credit/Debit Cards : Call us at XXXX to process a payment over the phone.

Paid the loan off in XX/XX/XXXX. However because they processed my loan on XX/XX/XXXX and not the XX/XX/2015, they reset my loan and gave me an early payoff amount. As of XXXX XXXX 2015 I was done paying for the loan. XXXX XXXX 2015 they processed a debt payment from my account of {\$66.00} that were not suppose to take as the loan has been paid off for over a month. They said to return the money to my account take 48hrs or I could come pick up a check from the office. So now this is going to cause my rent to check to bounce and a late fee to be assisted to my account and leasing office to charge me a fee as well.

i called and talked to someone there and told them i am taking care of my XXXX year old grandma with XXXX from XXXX everyday right now. i JUST found out my XXXX year old brother has XXXX XXXX XXXX and will be in a XXXX within a month, and i am a victim of identity theft for a 2nd time per the feds since XX/XX/XXXX i also explained this to someone there. no matter what i tell them its " I GOT TA HAVE IT NOW, NOW, NOW!!!!!! " I JUST NEED THEM TO STOP CALLING ME MULTIPLE TIMES A DAY AND COMING TO HOME AND CALLING MY FAMILY. this a VERY difficult time right now. and per my doctors orders NO PHONE CALLS until i see him next. XXXX

On XXXX/XXXX/15, I received information from a credit monitoring service noting that on XXXX/XXXX/15 and XXXX/XXXX/15, Check City XXXX, in XXXX Utah had opened XXXX accounts under my name and personal information. XXXX loan is for {\$700.00} of which I did not authorize as someone fraudulently obtained my personal information including SS # to open an account. On XXXX/XXXX/15, I sent a fax to Check City XXXX asking them to investigate this issue and advise how me may resolve this matter since my information was fraudulently obtained. Included in my fax was copy of my MA Driver 's license to prove my identity. I did not hear back from Check City XXXX and on XXXX/XXXX/15, I called this

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Easy Money Group Acquisition Co, LLC

NV

891XX

Web

Advance America, Cash Advance Centers, Inc.

WI

541XX

Web

Financial Asset Management, Inc.

MA

016XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/17/2015	Closed with monetary relief	Yes	No
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Consent provided	08/06/2015	Closed with explanation	Yes	No
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Consent provided	08/10/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1497878

1505430



1498199

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/28/2015	Payday loan	Payday loan
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08/06/2015	Payday loan	Payday loan
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08/06/2015	Payday loan	Payday loan
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08/03/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

not hear back from Check City XXXX and on XXXX/XXXX/15, I called this establishment and had to leave a voice-mail message outlining this issue since no one answered the phone. To date, I have not heard back from Check City XXXX either by verbal or written communication. Clearly, my identity has been compromised and accounts established using my name and SS #.

I told them I do n't get paid till Friday but they wo n't wait they want to take it out on Wednesday they purposely are going to bounce my account.

I get calls from this number threatening me. The Fbl and State of Wisconsin said this is a scam call. I want them to stop. The phone number is XXXX

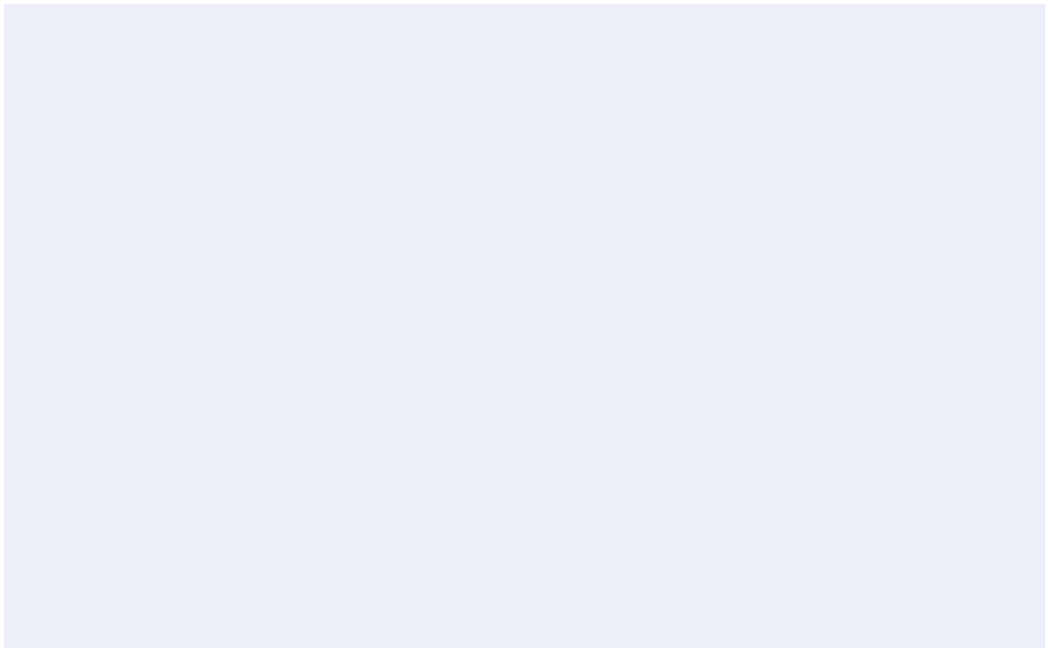
Borrowed {\$600.00} from castle payday loan and they are saying that i have to pay back {\$5400.00}. there is no way im going to pay that amount of money back to them, that is highway robbery!!!

Requested original lender (XXXX) to stop drafting funds from my account at the end of XXXX XXXX, as I lost my job and I wanted to create a payment arrangement. They said they could n't do anything until I missed a payment. I called my bank who placed a stop payment for anything being withdrawn by XXXX. I thought I had paid this bill in early XXXX. On XXXX XXXX, XXXX I was contacted by First American Solutions LLC and told I owed money for this dept. I stated that I did n't have the money to pay this and that I was n't sure it was my debt (again I thought I had paid it). I asked for proof they said they would send it. I also asked if I agreed to pay a smaller amount (XXXX) in two weeks to just make it go away if they could work with me. They said to call back but until I could call back to avoid the processor (whom never came) and on XXXX XXXX (4 days after I spoke with someone) they drafted XXXX from my bank account. Without authorization. I had my bank immediately reverse the charge. I have proof of this withdrawl in the form of a copy of the electronic check submitted to my bank.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cottonwood Financial Ltd.	TX	787XX	Web	Servicemember
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High Point Asset Inc	WI	531XX	Web	
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Big Picture Loans, LLC	GA	301XX	Web	Older American
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First American Solutions, LLC	TX	786XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/28/2015	Closed with explanation	Yes	No
Consent provided	09/21/2015	Closed with explanation	No	No
Consent provided	08/06/2015	Closed with explanation	Yes	No

Consent provided	08/12/2015	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1491188

1505378

1506039

1498728

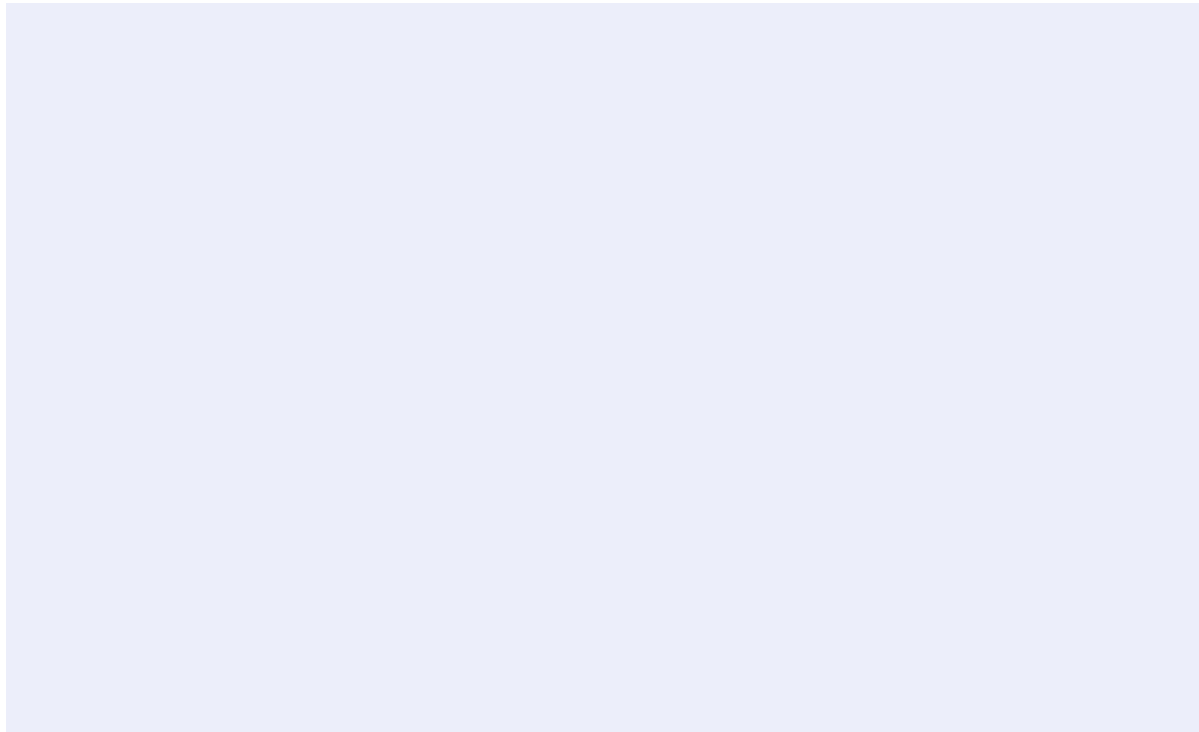
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

		
08/06/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

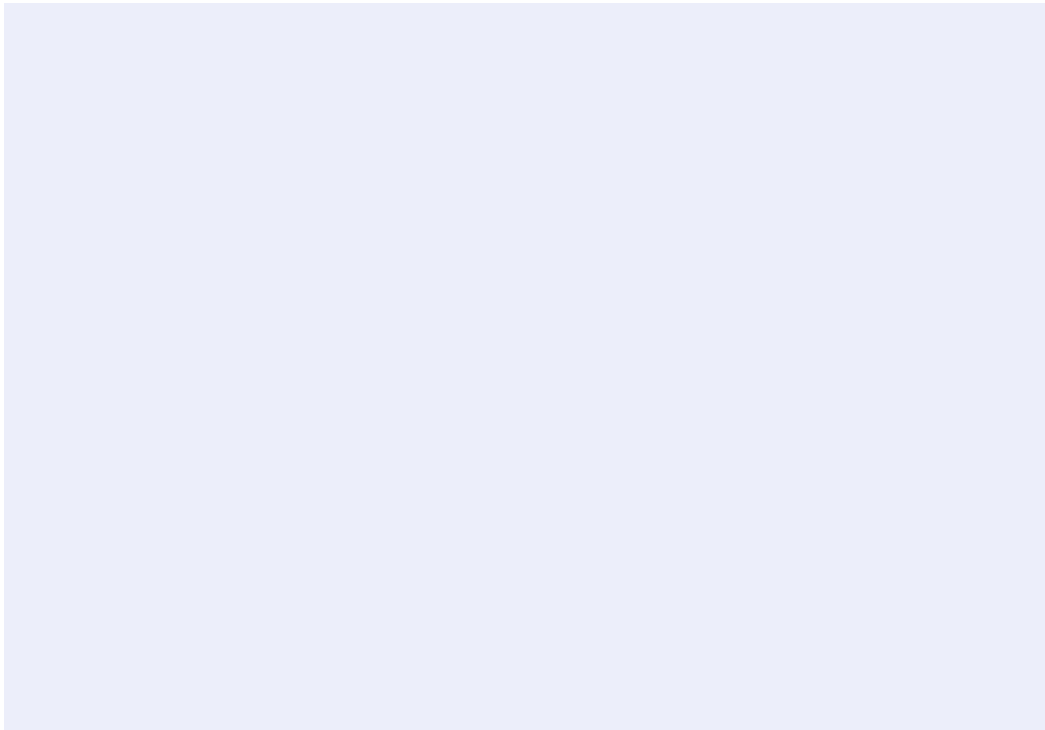
I also sent a letter to XXXX XXXX XXXX on XXXX XXXX requesting proof of this debt or removal of this item from my credit report and for them to cease and disist contacting me regarding this debt if they could not or would not provide me with the information requested. (I have a copy of the letter but have moved and it 's boxed up someplace).

They also contacted me around XXXX of XXXX as well but I did not answer and never received anything from the " Processor " that threatened to stop by my house or place of business (I work from home so if they came by I would know) Last week I received a call from First American Solutions LLC again requesting payment I told them everything that happened two years ago and about the letter I sent in XXXX. The mans response to me was something along the lines of we would n't withdraw money from your account we do n't do that but if we did it 's perfectly legal. He also stated they sent proof 2 years ago, I said I did n't receive it and requested the information again and even gave him my email address. I have not received anything via email or mail since he contacted me mid last week.

Dear sirs, Hello again, my case number was XXXX. The first case I had reported to you was about this collection agency who calls themselves " XXXX " and that they were continuing to harass me about a debt I had owe. I am now being contacted by another collection agency who calls themselves XXXX XXXX XXXX. Whereas XXXX was using an " XXXX " area code number to call me this new agency is using a " XXXX " area code number to call me. This new collection agency called me on XXXX/XXXX/15. They have n't started harassing me as of yet, but I 'm very cautious of them, because they seemed to be operating in the same manner as XXXX did. They caught me totally off guard. I just want to report them to you because they are also starting to harass me about the same debt that

Payday Loan Complaints with Consumer Complaint Narratives

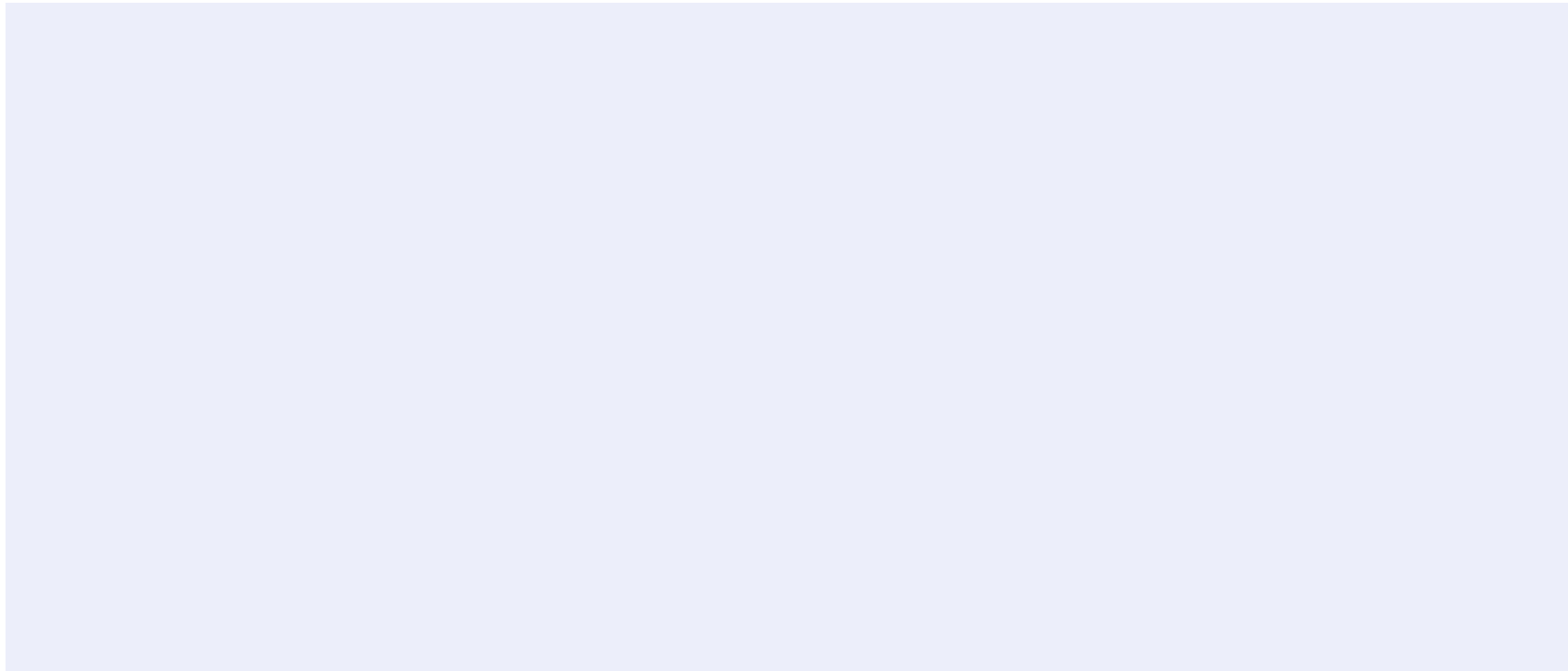
Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Advance America, Cash Advance Centers, Inc.

CA

928XX

Web

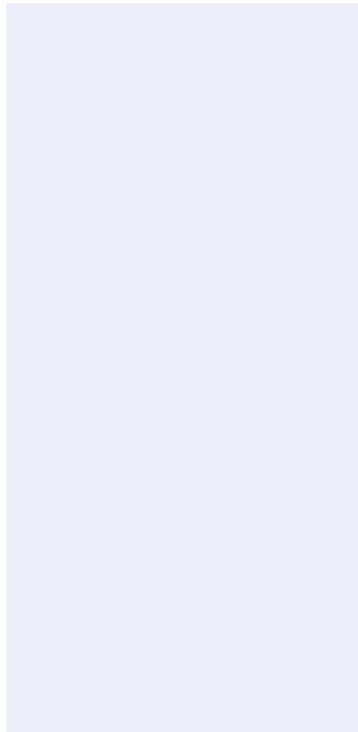
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/06/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1505241

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/03/2015

Payday loan

Payday loan

07/29/2015

Payday loan

Payday loan

07/29/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I owe. And also, so that you can have an up date on what 's going on. They are call XXXX XXXX XXXX and their number is XXXX

Received a phone call from XXXX stating that I was going to be charged for a civil and a criminal lawsuit from XXXX and Check Into Cash payday loan. I told them I have never had a payday loan from that company and they continued to harass me and I asked for the information date etc and that I would go to my attorney with this and they hung up.

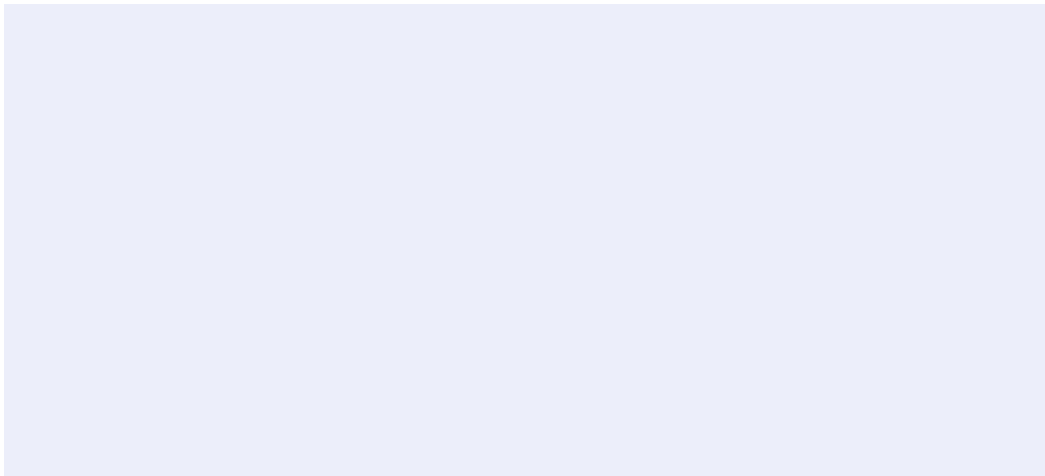
the Company is XXXX and the phone number was from Ohio. I went online to check into company and can not locate company I want to file a claim against them. If they can show me proof that I took out a loan with that company I am willing to make a settlement but not until.

I am being contacted from a collection agency that states that I recieved a pay loan from a company that I never applied to or recieved money from. Delray Capital been harrassing me stating that I owe their client money from a loan on XXXX XXXX 2013. I asked who was the company and they state that I wouldnt know the company because they bought the loan from the originator but wouldnt tell me that company name. The rep XXXX XXXX ext XXXX stated that the loan amount was XXXX but with fess I owe XXXX dollars. He stated that if I sent in proof there was nothing deposited I will be fine. I sent in proof that there was no deposit and he got is " manager " XXXX on the phone who proceeded to begin threatening me and my identity ie ssn, DL etc. I was told they will get their client money. I have never recieved any money from the online pay company.

XXXX XXXX, XXXX I received funds from Delbert Services in the amount of {\$2500.00}. I began repayment of the loan XXXX/XXXX/XXXX, with {\$330.00} and beginning XXXX/XXXX/XXXX payments decreased to XXXX. I have made timely payments through XXXX XXXX, XXXX totaling {\$6400.00}. I 've contacted their office requesting an amortization schedule and loan payoff. The only information

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check into Cash, Inc.	TX	756XX	Web	Older American
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Delray Capital, LLC	MI	482XX	Web
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Delbert Services	NC	282XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/03/2015	Closed with explanation	Yes	No
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Consent provided	08/05/2015	Closed with explanation	Yes	No
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Consent provided	07/31/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1500322

1492431



1492653

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/06/2015

Payday loan

Payday loan

08/06/2015

Payday loan

Payday loan

08/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

received is that t I would have to pay {\$2000.00} to satisfy the loan and the final loan date in XX/XX/XXXX. The documents received does not indicate this.

I had contacted a payday loan debt consolidation company, XXXX XXXX XXXX.

My representative name was XXXX XXXX. The company sent out letters and I believe contacted Spot loan to cease all ACH debits and I revoked the withdrawal of payments from Spotloan. They sent a limited Power of Attorney.

Spotloan continued to go into my account and my bank refused to do a reversal of payments. I have put a stop payment on my account. This left me in a worse financial situation.

Since this time, I have cancelled my participation in XXXX XXXX XXXX and I have since learned that online payday loans are illegal XXXX.

XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX toll XXXX faxI have also filed a complaint with XXXX XXXX XXXX XXXX. Since XXXX sent a letter, they have sent me an email which I will attach.

they said the apply for some loan i never thet plus thto te dont want to tell me were the loan was taking

I have had a loan with TX EZ Money for several months now and as of XXXX XXXX, 2015 I was informed that they were going out of business and my account would no longer be accruing interest I would just be responsible for the principal. Today I called in to make a payment as scheduled and I was informed by XXXX, an employee, that she was going to refer me to another payday lender so I could apply for another loan to have my loan with TX EZ Money paid in full. I told her I was not interested in applying for another loan with another lender and that I would continue to pay my loan on my regularly scheduled day.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial

KY

402XX

Web

Pressler & Pressler, LLP

NY

146XX

Web

EZCORP, Inc.

TX

784XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/13/2015	Closed with explanation	Yes	No
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Consent provided	08/10/2015	Closed with explanation	Yes	No
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Consent provided	09/25/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1506770

1509222

1543063

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/20/2015 Payday loan Payday loan

08/26/2015 Payday loan Payday loan

08/31/2015 Payday loan Payday loan

09/01/2015 Payday loan Payday loan

08/18/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

After 45 minutes I received a call from XXXX XXXX payday loan asking me to go in and fill out paperwork and take all the required documents to apply for a new loan. I do not believe that this is a fair practice. I am no way obligated to try and get another payday loan from anyone and they shared my information with others without my permission.

XXXX XXXX in interest so far just got in trouble with too many payday loans and now almost all my check is going to pay these things off I can no longer pay these fees and interest any longer and have told them not to call my employer but they do HELP!!!!!! these companys need to stop doing business in massachusetts

I am a victim of identity theft and after being made aware ran my XXXX credit reports through XXXX, XXXX and XXXX. After doing so I was alerted to also contact XXXX XXXX and get a report from that agency. After receiving this report it did indicate a payday loan was established in my name with my SSN with XXXX/Red Rock, AKA Castle Payday in XXXX, MI.

Excessive fees and high interest rate of XXXX I only borrow {\$940.00} and paid over {\$900.00} dollars in fees and finance charge.

This financial institution shutting down in lending because of. A Federal Government fine of {\$10.00} XXXX dollars.

I borrowed XXXX was told my payoff fee total was XXXX which i have paid off and they are still charging me another XXXX dollars. It changes everytime I call them.

The woman keeps going back and forth on the phone call. I paid on time and early and they say I owe late fees and charges for another loan I did not commit to as well as finance fees. It is a big scam and sincerely unclear on the rules.

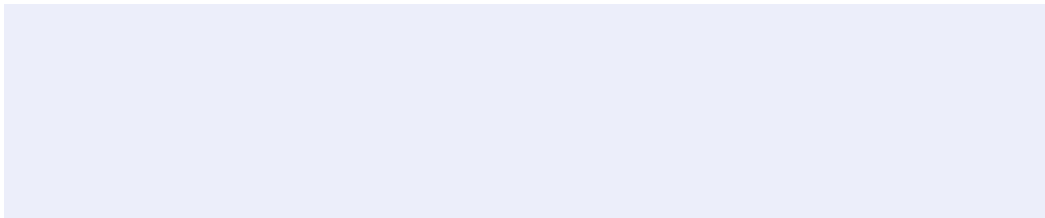
Documents keep changing fee amounts.

National Credit Adjusters has contacted my friends and contact me on my job requesting me to money towards a payday loan that I have already paid for 6 months ago. When I requested for him, XXXX XXXX, to stop calling and

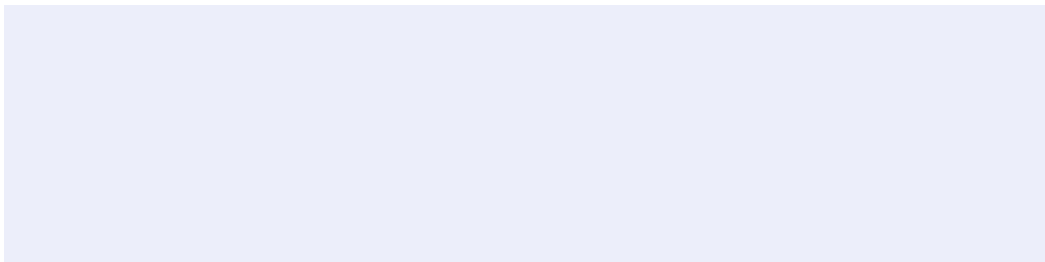
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC	MA	017XX	Web
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Big Picture Loans, LLC	AL	351XX	Web
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EZCORP, Inc.	TX	786XX	Web
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Big Picture Loans, LLC	NC	288XX	Web
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National Credit Adjusters, LLC	FL	330XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/20/2015	Closed with monetary relief	Yes	No
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Consent provided	09/03/2015	Closed with explanation	Yes	No
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Consent provided	09/05/2015	Closed with explanation	Yes	Yes
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Consent provided	09/01/2015	Closed with explanation	Yes	No
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Consent provided	08/27/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1529388

1537810

1544135

1546508

1525153

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/06/2015

Payday loan

Payday loan

08/24/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

months ago. When I requested for him, XXXX XXXX, to stop calling and harrasing me me on my job, he stated that is not harrasment and then he began shouting that he will take me to court. I would like this harrassment to stop., Please help.

i am paying weekly payments through direct deposit from my bank for about a month now on a XXXX dollar loan, yet my payoff amount due is still higher than the original amount I received

My name is XXXX XXXX XXXX. This issue with a Loan Till Payday account was previously reported to you for collection practices, etc. I had a pay day loan in 2013. At the time, I banked with XXXX XXXX, who advised me that pay day loans are not good, and in the end XXXX closed my bank account, it was involuntary. In the interim, I made payments to the agency. XXXX and XXXX were the primary contacts. On the last payment, due to the fact that I told him I was coming in to pay cash, and they withdrew the funds, electronically, my account was affected. XXXX advised me that the payment made was the last payment and the other (which was primarily interest remaining) would be charged off. XXXX later called me and advised that XXXX was not authorized to make that decision and demanded the payment. I do n't understand how one person can cancel the arrangements made by someone else.

In the end, they sold my account. It was reported to you, and that creditor then stated no further collection activity would occur.

Last week I began receiving calls from a collection agency, XXXX XXXX stating I would called for a civil deposition on this account. I do n't even know this agency. Later, I then received another call stating that I needed to hold, and after several clicks was connected to someone at a Mediaction service. I denied the owing the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC

CA

907XX

Web

National Financial LLC

DE

197XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/06/2015	Closed with explanation	Yes	No
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Consent provided	08/31/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

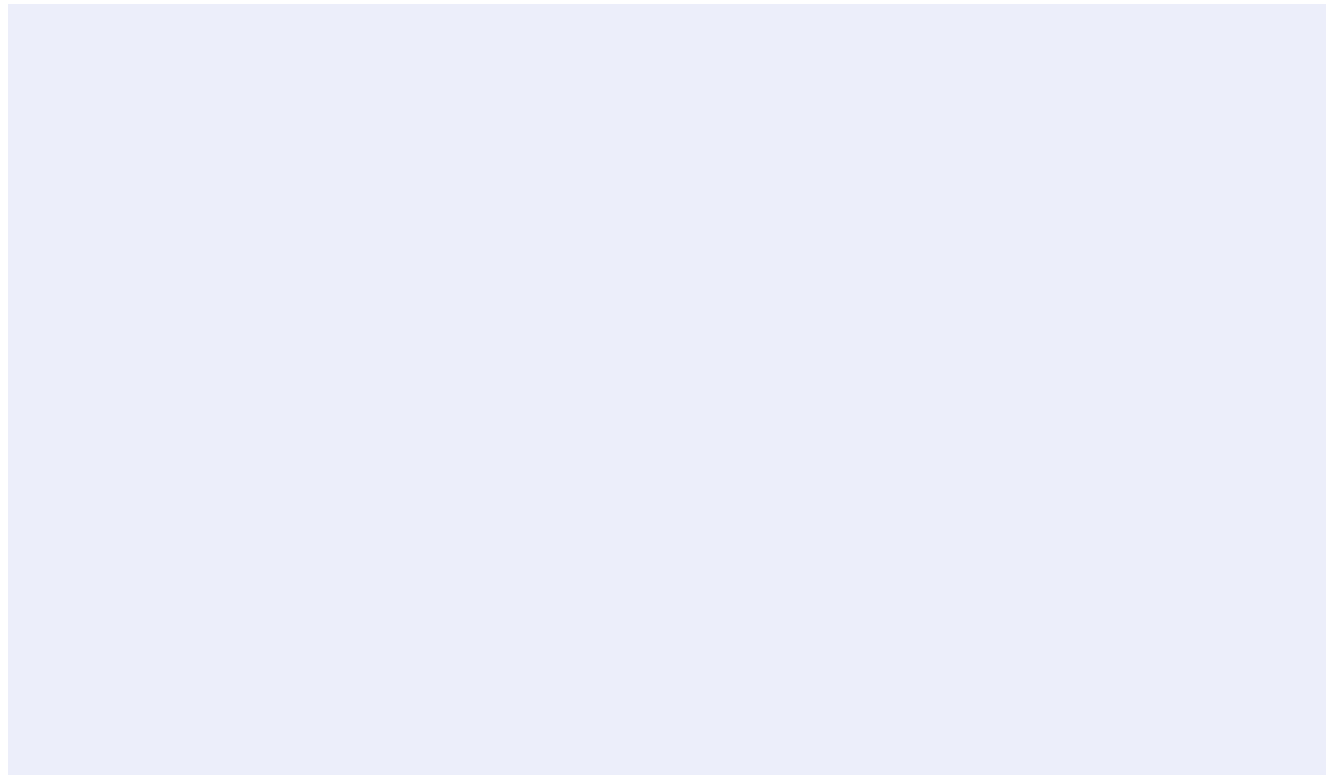
1554030

1532128



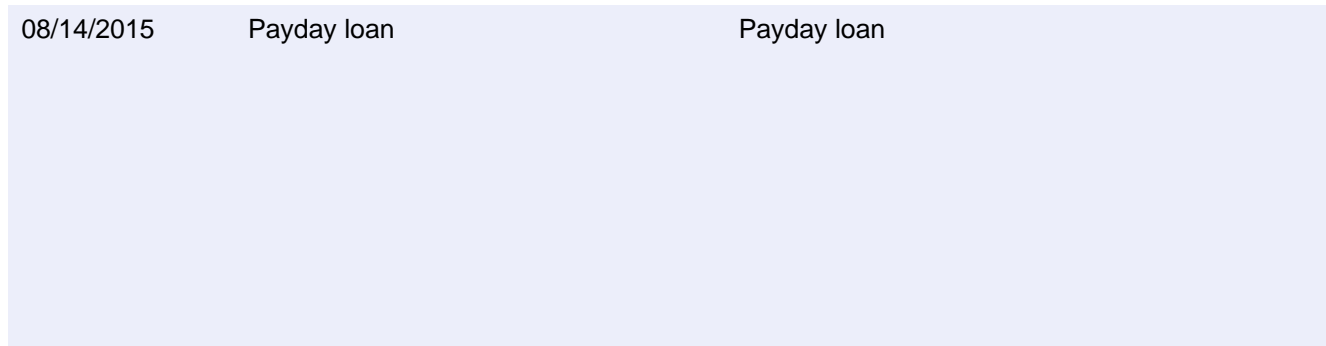
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



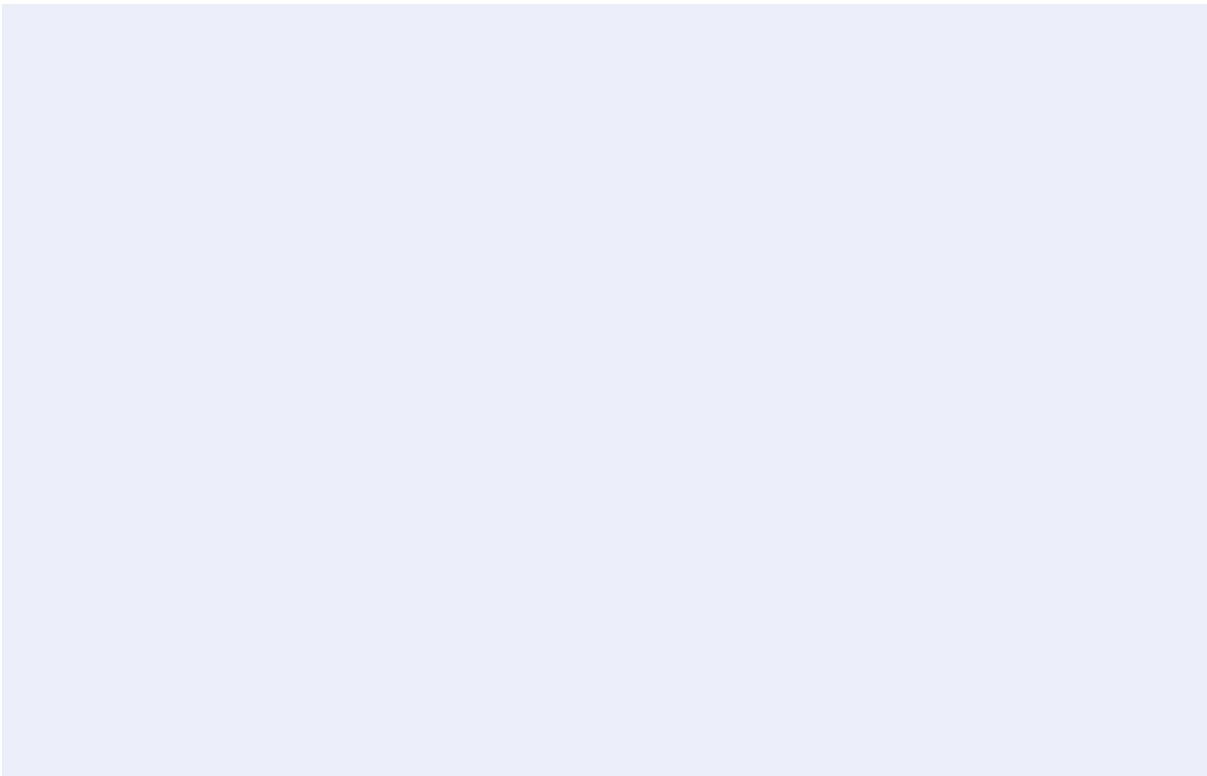
08/14/2015	Payday loan	Payday loan
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08/14/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

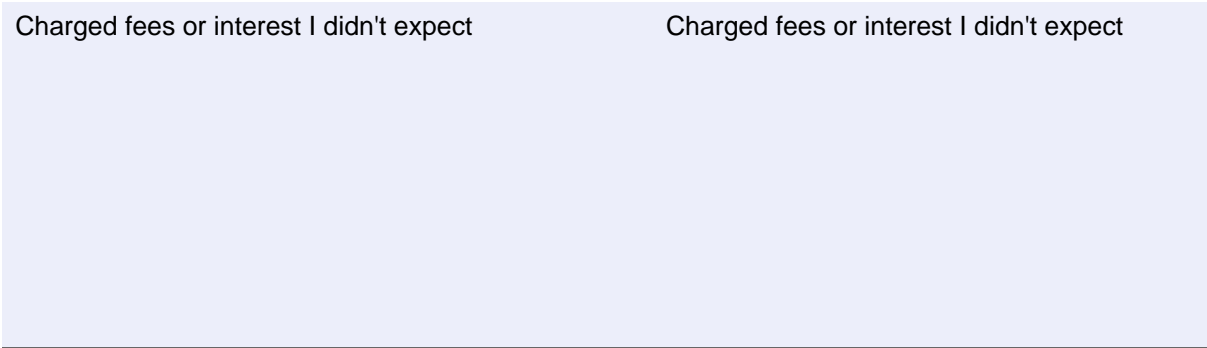


Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

loan and stated it was paid.

Today, I received a call from an outsource service courier about a missed appointment or hearing??? What?? I have no idea who these people are. I called Loan Till Payday and was advised the loan was sold and I needed to settle with the new company. So, does this mean they are continuing to attempt to collect {\$200.00}.

I attempted to call the numbers, and now no one picks up just a voicemail. I called the supposed service courier and advised that their number was showing up as a spam/fraud number and that if they were a legitimate company then they should leave their name, location, a number (not a voicemail), and the case they are calling me about. I have not been served with any collection documents - why am I being threatened with a deposition???

Telephone number recently calling me : (XXXX) XXXX.

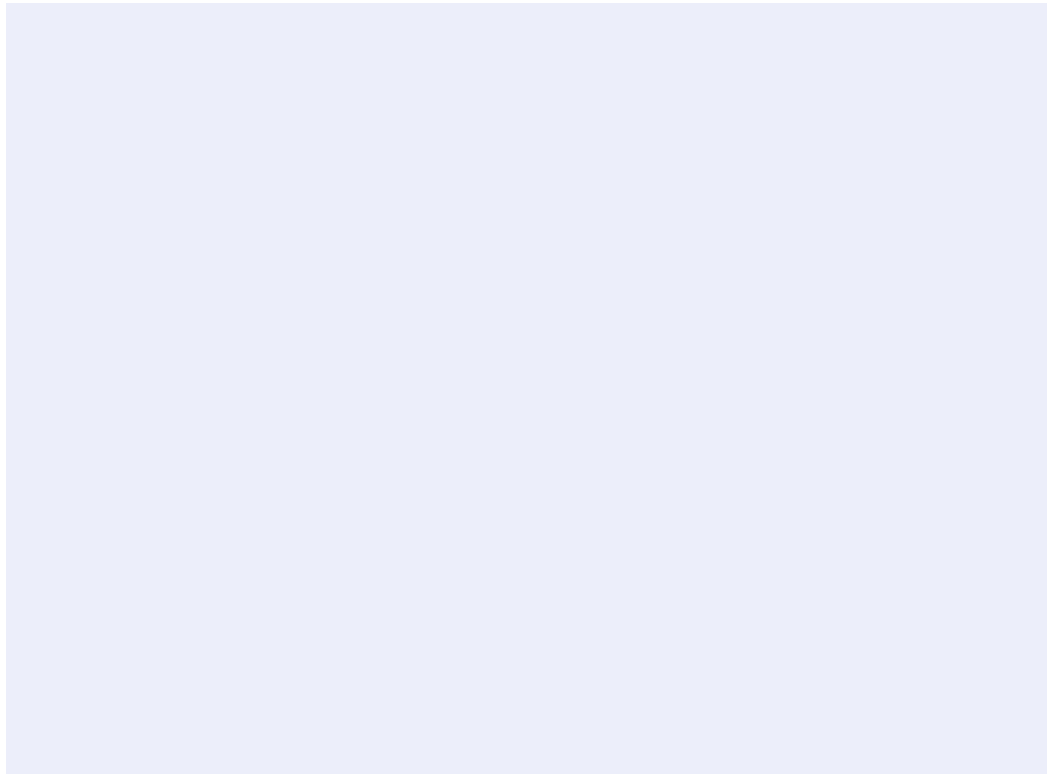
Please help.

I never got this loan.

I TOOK OUT A SMALL LOAN AND PAID THEM OVER XXXX THEY WENT OUT OF BUSINESS (XXXX) I TRIED ON NUMEROUS TIMES TO CONTACT AND NOW THAT WE ARE TRYING TO BUY A HOME A SMALL LOAN IS NOW XXXX. XXXX WAS SHUT DOWN BY FEDS I READ SO NOW SOME GUY HAS BOUGHT THE ACCOUNT AND I AM TRYING TO SETTLE BUT THEY WILL NOT EVEN CALL ME BACK. I HAVE PROOF I PAID IT. IT TOOK ME AND XXXX XXXX TWO WEEKS TO EVEN FIND THEM THEY HAD SOLD IT SO MANY TIMES. THE INTEREST IS 97 %. THIS SHOULD BE ILLEGAL.

Payday Loan Complaints with Consumer Complaint Narratives

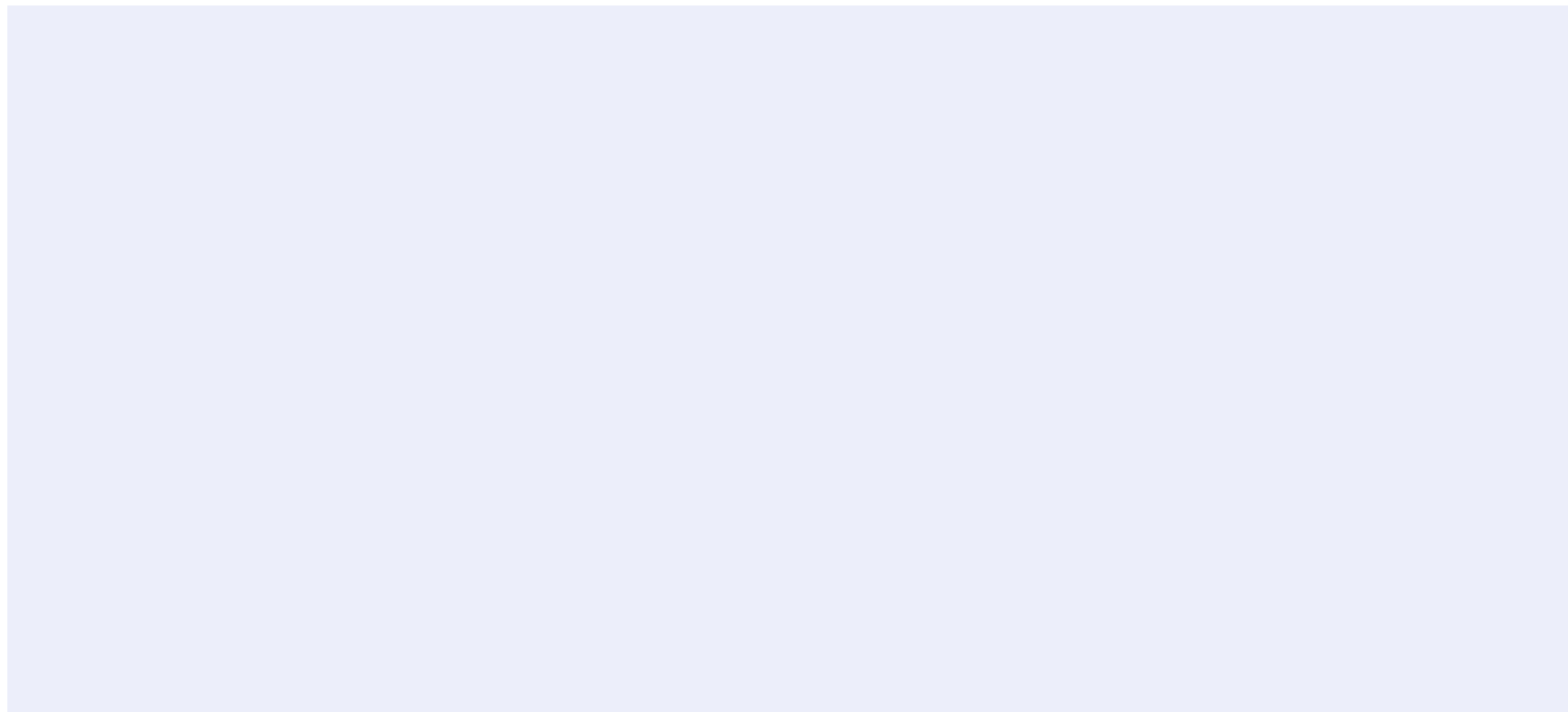
Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Speedy Cash Holdings

TX

775XX

Web

SCV Inc.

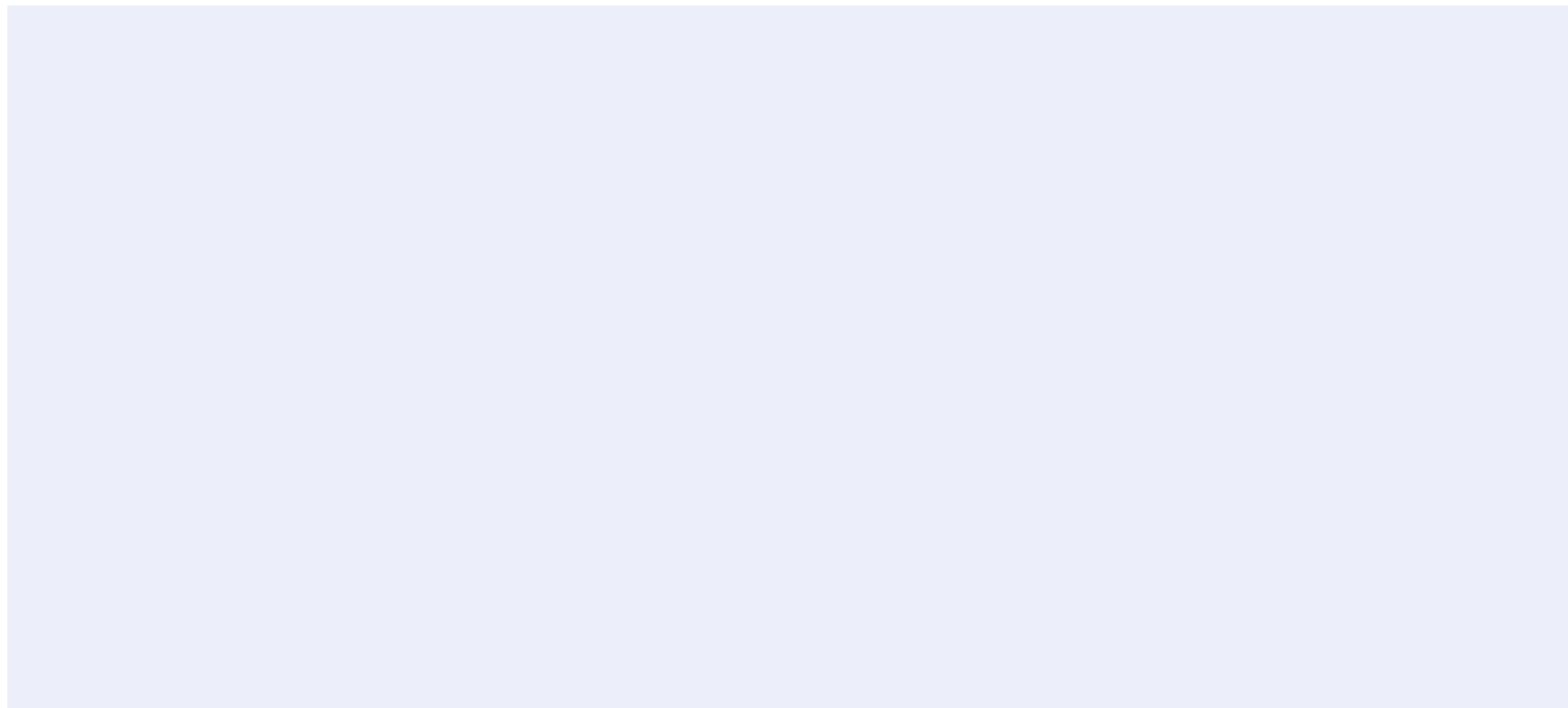
AL

359XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

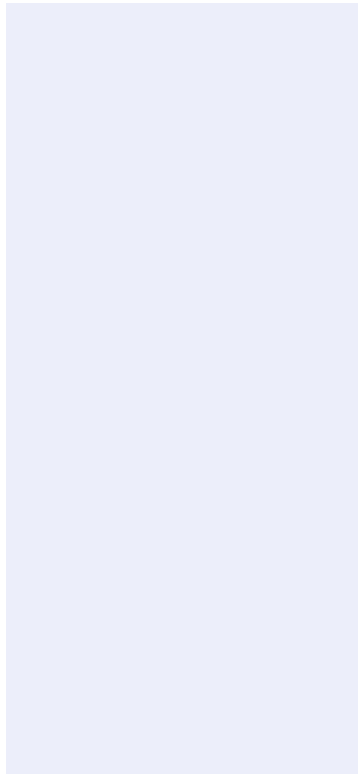
Based on Consumer Complaints



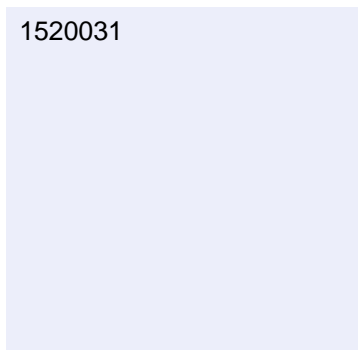
Consent provided	08/17/2015	Closed	Yes	No
Consent provided	08/17/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1518851



1520031

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/08/2015	Payday loan	Payday loan
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08/19/2015	Payday loan	Payday loan
------------	-------------	-------------

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cash net usa is not charging me on my payment dates they are doing it before and I 'm being charged overdraft fees each time and I have called them several times about it

We had a signature loan through Advance Financial and were made to switch it over to the new Flex loan product on XXXX/XXXX/15. We were never given a copy of our contract to look over. We were never told about the " customary fees " they hide under the heading of " Interest charged ". We were actually told the new product was like a credit card and was a much cheaper loan than what we had. That was a complete lie! With the signature loan, it is broken into 7 payments upon which time it is completely paid off. This includes a small, up front fee for taking out the loan. Very clear. The new flex loan has no specific payment outlined for you. We were first told our payments would be {\$130.00}. This was true for the first payment. Every time we went into the local store after the first payment was made, there was never anything due on the account. No statement had been generated for 42 days! We paid on the account anyway, based on what we were told the amount should be. The very first statement we received was for the period from XXXX. The total interest charges that had accrued on the account were {\$620.00}!! So, a {\$1700.00} loan had now become over {\$2300.00} in about a month and a half! Had the fee structure been explained properly, we never would have agreed to switch to the new loan. We were told several times that our account was past due although it was not. I had all of our receipts to prove it. I had to email the corporate office at XXXX on a Sunday night all of the proof I had. To this day, our statements are incorrect. It has now been 3 months that we have been dealing with one problem or another. Nobody can give us a straight answer. This company has gone into our bank account twice now and taken out money that was unauthorized when they were in the middle of straightening everything out. It has been a complete nightmare. When I asked about not receiving a copy of

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

SC

299XX

Web

Harpeth Financial Services, LLC

TN

379XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/08/2015	Closed with explanation	Yes	No
Consent provided	08/19/2015	Closed with monetary relief	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1555736

1527151

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/28/2015

Payday loan

Payday loan

09/14/2015

Payday loan

Payday loan

08/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

our contract, I was told by the store manager that they never give customers the contracts unless they specifically ask for them. Well, I asked repeatedly for a copy of ours. We finally received it by email on XXXX/XXXX/15 ... nearly 3 months after switching to the new loan. My statements were never correct. In fact, every time I called either the local store or corporate, everyone I spoke with was thoroughly confused as to what was going on with our account. I do not understand how this practice is legal. How are these companies allowed to get away with deceiving their customers into such high interest loans. These cause great financial hardship for most people. I have filed complaints with the BBB & Consumer Affairs. I would love to get an attorney on board, but I 'm not sure which type would handle this situation. Upon investigation, we are not the only ones having this issue with this company. There are pages of complaints for the same deceitful practices.

Something needs to be done to stop it.

I placed a cesase order with PayDay Loans and they tried to continue to debit my account with XXXX XXXX XXXX, which require me to close my account. The Lender has submiited the debt to a third party collection agency XXXX XXXX XXXX XXXX XXXX NY who has harrassed my terminally ill husband home, threaten me with legal action advising me I needed to appear in my county court house in XXXX hours, contacted my place of business XXXX times.

Keep receiving calls from First American Solutions, LLC about a payday loan from 2010, insisting I did not repay the loan. They do not give any details about the loan, just that you will be served papers and call them back immediately. I googled the number at XXXX, saw several online comments about this being a Scam company. They tell you if you do not respond within 48 hours you will be prosecuted and going to jail, threatening you.

XXXX XXXX # XXXXAdvance Financial XXXX XXXX XXXX TN XXXXI have been a customer of Advance Financial XXXX for close to a year. I went into the office on

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company believes complaint represents an opportunity for improvement to better serve consumers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Zarvad III S.A.

SC

295XX

Web

First American Solutions, LLC

OH

452XX

Web

Harpeth Financial Services, LLC

TN

379XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/04/2015	Closed with explanation	No	Yes
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Consent provided	09/16/2015	Closed with explanation	Yes	No
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Consent provided	08/28/2015	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1541868

1564054

1542548

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX XXXX 2015 to Pay may pay day advance and to rewrite the pay day advance in the amount of {\$550.00}. I was told by the customer service representative that the company no longer does pay day advances and that if I needed the money I would have to take out a Flex Loan Plan. I was told that this would be like any other loan that XXXX % would go to interest on the loan and the remainder of my bi-weekly payment of {\$67.00} would go toward the principal of the loan and that if I paid more than the {\$67.00} it would go toward the principal as well to pay the loan off sooner. I asked if there were any other fees and I was told no. So I electronically signed the contract. I did n't read the fine print because no matter what I had to take this loan out my rent was due and if I did n't pay I would be evicted. If I did n't take this loan out I would have no money to pay my rent or buy gas to get back and forth to work or buy groceries!!! I feel like I was strong armed into taking out this loan because Advance Financial XXXX are predatory lenders who make their money from poor people in dire situations, the elderly and the uneducated. I received my billing statement for XX/XX/2015 to XX/XX/2015 and after paying over the {\$67.00} bi-weekly payment for the past 3 months what started out as a {\$550.00} loan now has a balance of {\$620.00}. I am being charged a Customary Fee of {\$50.00} with .7 % interest that I was n't told about and after calling customer service to find out why I was told that this accrues daily on top of the regular interest rate and the APR of 279.5 %!!! This loan is growing not getting paid off, at this rate I will never get this loan paid off!!! This company is not accredited with the XXXX and has had XXXX complaints over the past 3 years most similar to mine. I feel deceived at the least, these companies have to be stopped. I have no problem paying what I borrowed, and according to this billing statement I have paid YTD {\$340.00}, {\$310.00} to the customary fee and {\$29.00} to the interest and NONE to the principal. I will pay the remaining {\$200.00} but I will not continue to pay for the customary fee. I will not pay

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/03/2015	Payday loan	Payday loan
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09/28/2015	Payday loan	Payday loan
------------	-------------	-------------

09/25/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

anything until this matter has been resolved.

I will be sending a copy of this statement to the XXXX Consumer Financial Protection Bureau, Department of Consumer Affairs, Federal Trade Commission, XXXX XXXX XXXX XXXX, U.S. Department of Justice, FDIC and any and all other organizations or departments I need to, to get this matter resolved.

Thank You, XXXX XXXX

on XXXX XXXX 2015 I paid my delinquent loan in full at XXXX in the morning. Later friday checksmart present my check to the bank and my account was debited another XXXX. I noticed this on Saturday and i told them about it. I bought them proof that my account had paid the check and I also had paid the full amount that day.

Had no idea that that the annual interest rate was over 580 % of the loan. Will never use or recommend this form of loan to any military or civilian individual.

I had a loan in place, I called on XXXX/XXXX/2015 to confirm the process of paying off my loan on my due date of XXXX/XXXX/2015. I was told to execute an extension online ; so that my interest payment would be deducted from my account on Friday and thane I had 24 hours from that deduction to pay off the principle to prevent additional loan fees from reaccuring.

I did exactly that ; but when I called in the morning approximately 6 hours after my {\$250.00} fee payment was deducted, they tried to make me pay an additional {\$250.00} loan fee.

This company practices are illegal in the state of Nevada and should not bee allowed to operate here.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

MO

641XX

Web

Cottonwood Financial Ltd.

TX

782XX

Web

Servicemember

Enova International, Inc.

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/08/2015	Closed with explanation	Yes	No
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Consent provided	09/28/2015	Closed with explanation	Yes	No
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Consent provided	09/25/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1550509

1582757

1580437

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/12/2015	Payday loan	Payday loan
09/27/2015	Payday loan	Payday loan
09/28/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

After I informed them as to my position in this state and knowledge of the law, they then told me they would allow me to make the payment on just the principle as a courtesy. I made it clear that they broke the law and was not extenuating a courtesy. Les knowledgeable consumers would had and are most likely being scammed by this process.

Receiving calls via mobile and now my work phone

I am writing this as a customer who feels as though Advanced Financial is ripping their customers off, I had a loan with this company off and on for two years it was an installment loan, well recently went into the store to renew it as I did n't have all of the money to pay and was told I had to switch over to their Flex loan or pay the balance in full, so I did. I have paid this company almost XXXX on a XXXX loan and only XXXX has went to my principle ... they charge customer s over 200 % in interest but word the contract and the flyer they give you is very misleading. I also revoked authorization so they would not draft my bank account and they continue to do so. I do n't understand how thi can be legal. And if so I think someone should look into this and regulate the laws. I kniw this company has had several complaints regarding these new flex loans and ripping people off, also forcing customers to switch over to these loans should also be against the law. You make a payment of XXXX and only XXXX goes to principle and the rest to fees and interest, the present the flex loan like a credit card and I have those and the definitely do not work they way this company is telling their customers.

I have a payday loan through the Cash Store located on XXXX XXXX XXXX, XXXX, TX XXXX. I defaulted on my payments, so I have been dealing with their office calling me multiple times a day on my personal and my work phone. They have been calling me on a multiple line office number, which is used only for customers since I work in the healthcare field. I called the Cash Store on

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Easy Money Group Acquisition Co, LLC	CA	917XX	Web	Servicemember
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Harpeth Financial Services, LLC	TN	379XX	Web	
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Cottonwood Financial Ltd.	TX	782XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/15/2015	Closed with monetary relief	No	No
Consent provided	09/27/2015	Closed with monetary relief	Yes	No
Consent provided	09/28/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1602677

1581955

1582346

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/01/2015

Payday loan

Payday loan

10/07/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

customers since I work in the healthcare field. I called the Cash Store on Thursday, XXXX XXXX, 2015 to let them know that I needed them to stop calling me at the multiple line office number and that if they needed to reach me, they could call my DIRECT work phone line or they could call my cell phone. However, they attempted to call me again on XXXX XXXX, 2015 after I had already discussed this with XXXX (the manager of this branch). I am in contact with a debt consolidation organization here in XXXX XXXX to discuss my options to deal with all of my debt so I can hopefully be debt-free soon.

I applied for a loan for {\$400.00} to help pay my mortgage since my husband passed away I got behind on my payments. When I applied because I was desperate I did not understand the terms and conditions, for a {\$400.00} loan I am being charged {\$1900.00} and if they take it out of my account I can stand to lose my home. I am on Social Security and {\$200.00} a month is more than I can afford. Please help

XXXX Credit Bureau informed me via CFPB # XXXX that Cash Central failed to notify their request for a removal of XXXX Hard Inquires which continues damaging my credit score.

Cash Central representative XXXX XXXX, (phone XXXX XXXX send me a letter on XXXX/XXXX/15 stating that a request to remove the XXXX hard inquires was sent XXXX.

According to the response receive XXXX, as of this date, Cash Central have failed to comply with their request to remove the XXXX hard inquires which continues damaging my credit score.

XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

FL

339XX

Web

Older American

Community Choice Financial, Inc.

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/05/2015	Closed with explanation	Yes	No
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Consent provided	10/07/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1588982

1596225



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/23/2015

Payday loan

Payday loan

09/17/2015

Payday loan

Payday loan

10/08/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I pay my loan back in 2012 I pay my the amount of XXXX, but they are continue putting late fees on my credit account which does n't make sense because I paid that account back in 2012 and it should be close. it was be close by me and he was close by the lender. I have proven that I pay that amount the full amount that they were asking me to pay.

On XXXX/XXXX/2015 I spoke with XXXX different representatives at Mobiloans , LLC who XXXX confirmed with me that a payment would be authorized for XXXX/XXXX/15. Two days later they charged my account in the amount of {\$130.00}! TWICE!! This caused my account to have multiple overdraft fees as I had authorized other bills to be paid. When I called them, they told me they were sorry and that it was a mistake on their end, but unfortunately there was nothing they could do about it. This company has caused me so much unnecessary stress, I would never recommend them to anyone! STAY AWAY FROM MOBILOANS!

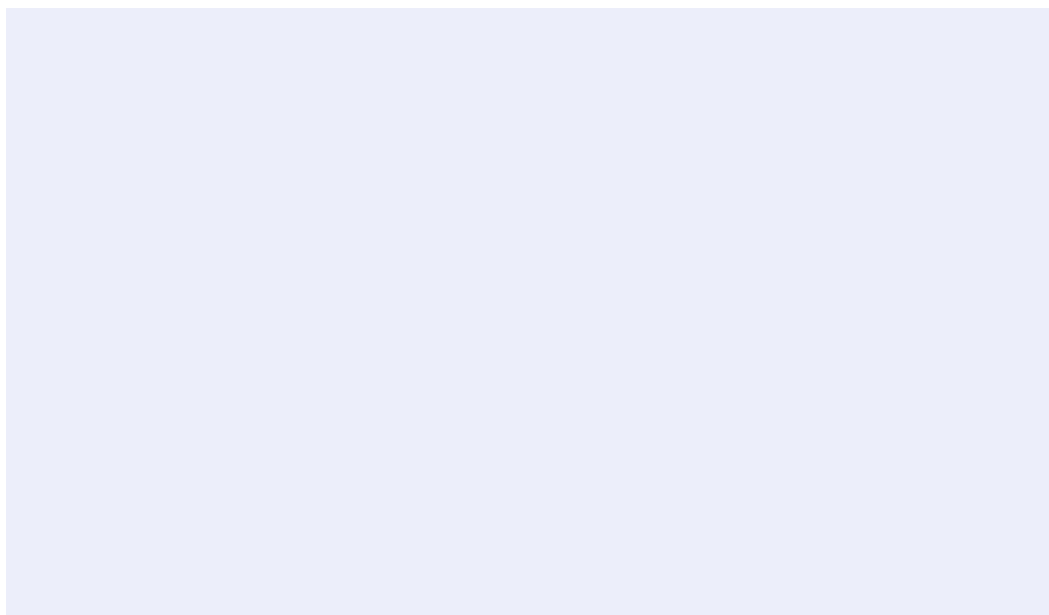
I took out a loan from a XXXX XXXX Speedy Cash store XX/XX/XXXX. I had been taking out payday loans at a different store and could not afford the payments. I figured that taking out the loan at Speedy Cash would help me pay off the other loan, but that was not the case. I borrowed {\$250.00} and paid {\$45.00} in fees. When I had to pay 2 weeks later, I was still in a hole and could not pay off the whole loan, so I renewed.

I fell behind on my electric bill and had to continue taking out the loan. Eventually I was behind on my rent and event my gas bill because I continued to pay the fees to renew the loan. I felt trapped because I felt like I kept falling behind and could not stop renewing the loan. At one point Speedy Cash offered me a car title loan and it was tempting, but I was already being hurt by the loans I had and could n't take a loan that would hurt me even more.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bank of America	CA	927XX	Web	
Mobiloads, LLC	FL	320XX	Web	Servicemember
Speedy Cash Holdings	CA	914XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/25/2015	Closed with explanation	Yes	No
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Consent provided	09/17/2015	Untimely response	No	
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Consent provided	10/08/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1575710

1568699

1598512



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

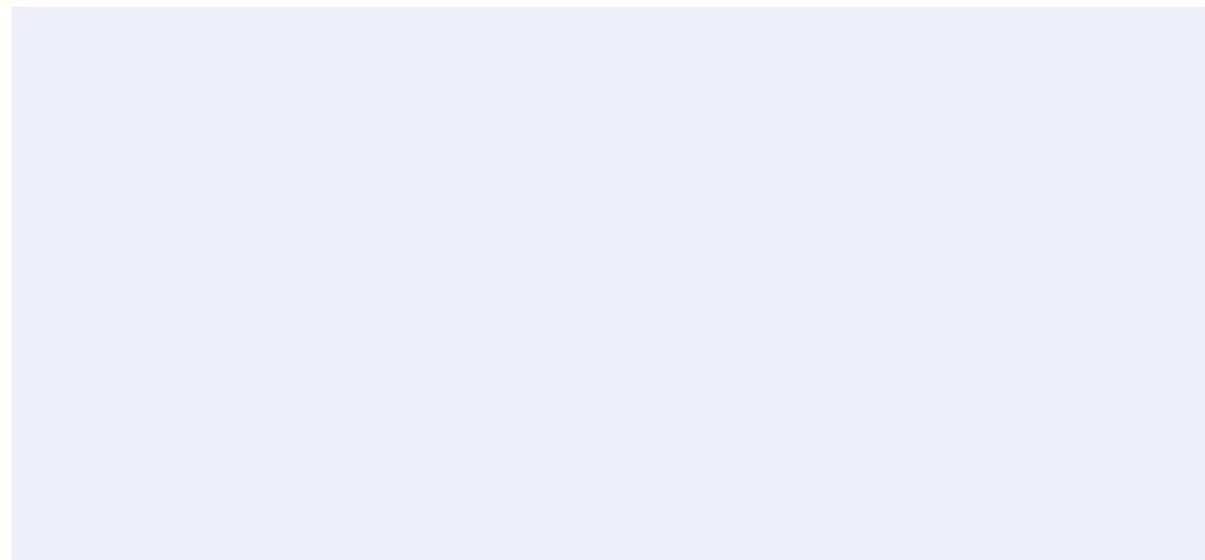
10/02/2015 Payday loan Payday loan

10/02/2015 Payday loan Payday loan

10/03/2015 Payday loan Payday loan

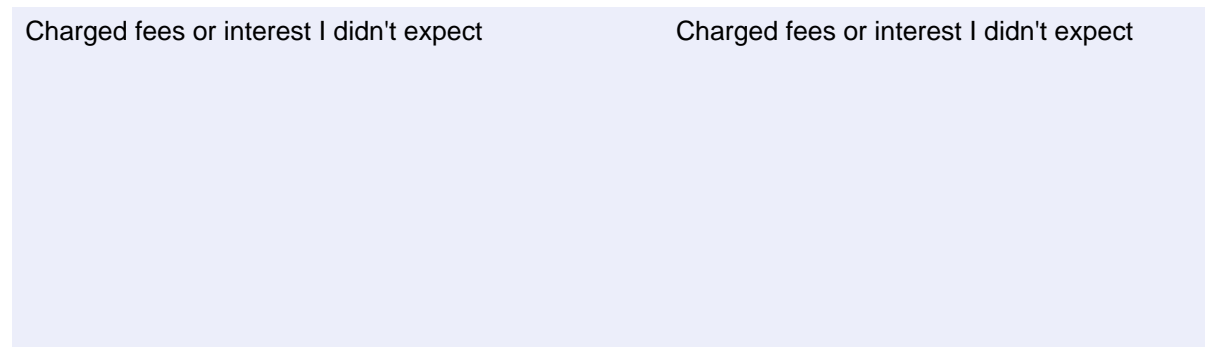
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XX/XX/XXXX I XXXX and had to go on XXXX after not working for 3 months. I was more behind than ever and I had to stop paying the loans. I did n't know how to stop because Speedy Cash had access to my bank account. In a desperate attempt to stop with these loans, I visited my bank and took out all my money before closing down my bank account. I knew it was going to affect my credit, but I had no other way out.

A bit after that I began receiving calls and letters asking me to pay back what I owed. At XXXX point I even received a letter telling my I qualified for another loan, which made no sense since they were actively trying to get me to pay my previous loan. XX/XX/XXXX I owed Speedy Cash {\$310.00}. Now, almost 2 years later, I continue to receive calls and letters asking for their money. The last I heard from Speedy Cash was last month, and I need help to get them to stop.

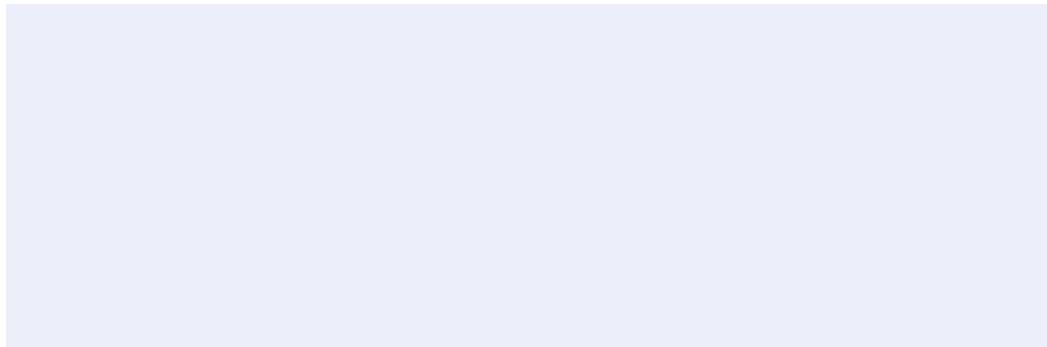
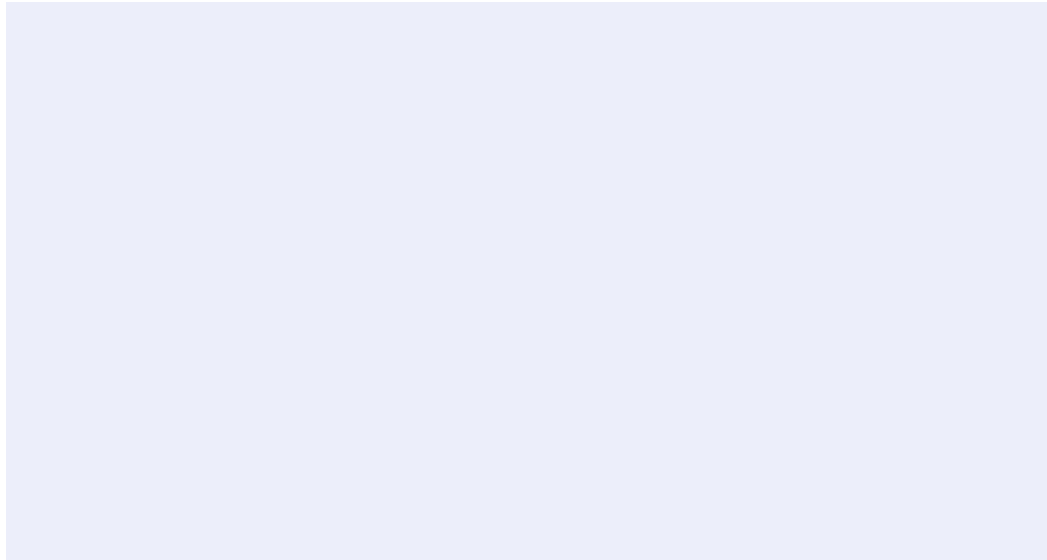
I took a loan from speedy cash store XXXX XXXX XXXX 2014 for XXXX payments from my bank acct of XXXX each month total of XXXX I still owe XXXX they say all interest.i was informed today that if I only of principle to lower ant owed I still would pay interest on daily owed plus the XXXX each month this is double interest

I got a loan from castle pay day loan, at time I recived the loan I was given a quote of XXXX dollars for a loan of XXXX they have taken XXXX dollars out of my account 3 times, iam assuming the loan is paid off, .When I looked at the account its stating I still have a balance of XXXX called them they tell me I still owe XXXX .This will be XXXX for XXXX loan at the time when I reuested the loan I changed my mind, an did not tell them to send it, 2weeks later it was in my acc.So I figured ill keep it an pay it off but now they are trying to get triple of what they quoted me. I need help..

I submitted request to stop ACH transactions from my account on XXXX XXXX, 2015 and XXXX XXXX, 2015 to the customer service departmentdepartment and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings	CA	925XX	Web	Older American
Big Picture Loans, LLC	IL	606XX	Web	Older American, Servicemember
Big Picture Loans, LLC	VA	238XX	Web	

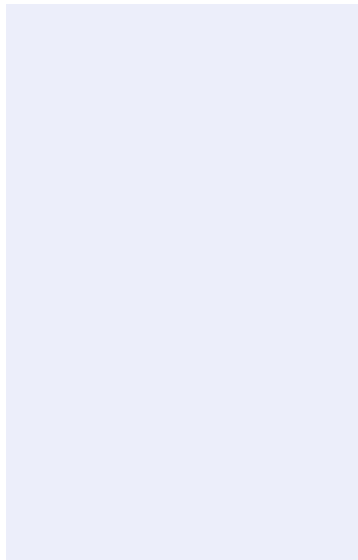
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

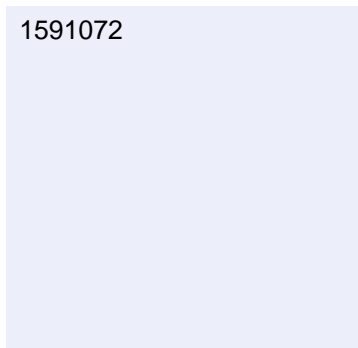
Consent provided	10/06/2015	Closed with monetary relief	Yes	No
Consent provided	10/02/2015	Closed with explanation	Yes	No
Consent provided	10/03/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1591064



1591072

1591616

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACH department of Castle Payday per the directions on the loan application. On XXXX/XXXX/2015 they performed a debit on my account. When I called customer service they stated they did n't receive it first, then they said they received it " today " (XXXX/XXXX/15) which not adequate time to process. When I explained that I sent multiple correspondence to multiple customer service accounts, they had a " supervisor " call back to investigate the matter. On XXXX/XXXX/15 they called me to say that they did receive the information, but their department was delayed in processing the request. I advised them that I can not be penalized for their error. They then stated that records indicated that they did have it, after I threatened action against them by filing a complaint with my bank. They stated that they will refund the bank after contacting my bank to review the transaction history, to see if I incurred any overdraft fees, and to see what transactions I had on my account. I submitted them a ledger of my account showing the transaction and advised them they do not have to contact my bank for my personal financial information and they are only obligated to see their transaction summary. They have not reversed the funds. I will be filing an Affidavit with XXXX XXXX.

Bank info : XXXX XXXX, Virginia

I became a cash store XXXX XXXX wesley XXXX XXXX XXXX, XXXX Texas XXXX) customer on XXXX XXXX 2015. I made XXXX loans total. The XXXX ({\$800.00} XXXX & XXXX ({\$500.00} XXXX loans were XXXX paid off, in full. within 3 weeks of acquiring the loans.

XXXX payoff was {\$950.00} paid on XXXX/XXXX/15.

XXXX payoff was {\$590.00} paid on XXXX/XXXX/2015.

Up to this point there was no problem with the cash store. I needed the XXXX loan to pay for repairs on my truck.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cottonwood Financial Ltd.

TX

754XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/14/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1607141

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

The XXXX was to help alleviate the stress of such a large payment in one month.

I made a XXXX loan for the same reason. This was my plan from day one. That way making the month wouldn't be so difficult.

The XXXX loan was for {\$400.00}. after that was paid off i could make it without too much stress.

But this XXXX loan was when we began to reach impasse - a real problem. But let me back, up along the timeline, a bit.

I called the cash store on saturday the XXXX of XXXX 2015 to inquire about store hours. XXXX the cash store employee who had handled all my cash store business- told me they closed within the hour & i knew i couldn't make it to town by then. So i told her i would see her at the beginning of the week. But the XXXX loan was dated XXXX XXXX 2015.

Everytime i had acquired a loan from the cash store. The .process had taken at least 30 - 45 minutes.but not the last time! I don't recall what day. It was when i did go to the cash store but it was not saturday the XXXX.

The XXXX cash store loan i applied for was for {\$400.00}. & i was gone in 10 minutes.

The papers i signed that day were for a {\$400.00} loan.

XXXX counted {\$400.00} out on the table. I put it in my wallet. As i was putting the {\$400.00} into my wallet. XXXX picked up the loan contract, walked across the office stating something about a staple. XXXX But there are no staples in cash store contracts.) however, i didn't suspect anything underhanded at that point. XXXX XXXX walked to a big office machine. On the back wall of the front office.).

I now realize it was a printer) then walked back toward me. Folded the loan contract & handed it to me. I left the cash store & did not look at the contract she folded & handed to me until AFTER i attempted to pay the loan off 2 weeks later. When i went in to the cash store to pay off the {\$400.00} loan. The other cash

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/29/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a threatening call on XXXX/XXXX/15 telling me my card declined. I told him that could not be possible because there was {\$3000.00} in the account so there was no reason my payment would decline. He went on talking about you have XXXX in the bank and all your paying us is a {\$50.00}, I explained to him that I 'm a single mother and I have a mortgage to pay along with other expenses but I am paying. He then went on and on, at this point I called him out his name and told him look its too early in the morning for all of this and I just lost my grandfather and I was really not in the mood. I was doing the best that I could. He continued to talk mess and told me he was taking me to court. I said take me to court for what ... you have the correct account and I am making payments. he then kept threatening me I called him XXXX & (and hung up. I called back to get someone else but he kept answering the next 3 times being petty and said see you in court and not to call there. I finally got a Manager on my XXXX attempt of calling back. They ran the card again they had and the payment went through just fine like I knew it would.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Brookshaw Management, LLC

CA

945XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

10/05/2015

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1585422

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/05/2015	Payday loan	Payday loan
09/30/2015	Payday loan	Payday loan
09/30/2015	Payday loan	Payday loan
10/16/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender	Can't contact lender
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Received a loan I didn't apply for	Received a loan I didn't apply for
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Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
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Can't contact lender	Can't contact lender
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Someone keep came and saying I am been sue for what they will not say. I need to know who is using my name to get payday loans they will not let me have one. PLEASE HELP ME. I NEED MY CREDIT BACK.

There is a loan on my credit report for XXXX XXXX and a duplicate for Ad Astra for the same debt. I did not apply for this loan. I have requested documentation to prove that this loan was applied for by me and the debt collection agency gave me a checking account and said the money had been deposited into this account. I have not used the checking account for more than 5 years prior to the date of when the debt collector said I applied for the loan. I attempted to speak with the debt collector and I have on a recorded phone file where the debt collector threatened to have me arrested at my place of employment. The debt collector also told me that they would call my HR department and garnish my wages. On another day, the debt collector called and stated he was a police officer. I made a police report and the Police Dept in XXXX said that there was a scam going on and that this had occurred to many people where there identity had been compromised. My identity was compromised during an employment layoff XX/XX/XXXX by the XXXX XXXX XXXX and this is the only way they could have gotten my information. I have contacted the credit bureau more than 10 times, my attorney XXXX XXXX firm has requested documentation and neither of us have received documentation nor updates for more than 2 years.

I went on line for a Payday loan Castle Payday. They advertised that it would cost {\$200.00} to borrow {\$600.00} a total of {\$800.00}. I paid them a total of {\$840.00} within 2 months. They sent me a email that they were going to take out another {\$210.00}. I called them and they said that those payments (XXXX) were for interest only. That I still owed them {\$800.00}. That is CRAZY!!! Please help me, I do n't know what to do, I cant sleep I am so worried.

I do n't understand why 745 cash texts me after hours. Yes I 'm a month behind

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

FASTBUCKS HOLDING CORPORATION	LA	712XX	Web	
Ad Astra Recovery Services Inc	TX	750XX	Web	
Big Picture Loans, LLC	WA	983XX	Web	Older American
Golden Title Loans LLC	TN	381XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/05/2015	Closed with explanation	Yes	No
Consent provided	10/05/2015	Closed with explanation	Yes	No
Consent provided	09/30/2015	Closed with explanation	Yes	No
Consent provided	10/20/2015	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1592758

1587611

1587294

1610275

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/20/2015

Payday loan

Payday loan

10/09/2015

Payday loan

Payday loan

10/26/2015

Payday loan

Payday loan

10/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

but do they have the right to text my phone. Could n't they text me the next morning? I thought that was so disrespectful. I 'm going to pay them Tuesday and after that I do n't want anything to do with them if they gone text me at XXXX!!!!!!

You issued a loan in my name that I did not apply for. I want to know who provided my information to your company because this is illegal. I will be prosecuting to the furthest degree. I can not believe this is something that your company agrees with and is willing to steal from people. People who are already in financial hardships and you still allow your company to steal from them. I am extremely disappointed that this is the way the human people take care of each other. Never mind we have to look out for what the government does and the world in general. Now we have to worry about companies like yours taking money from us as well. People who work hard for there money and to keep there information protected. And you release as if it is nothing. I hope you sleep well at night.

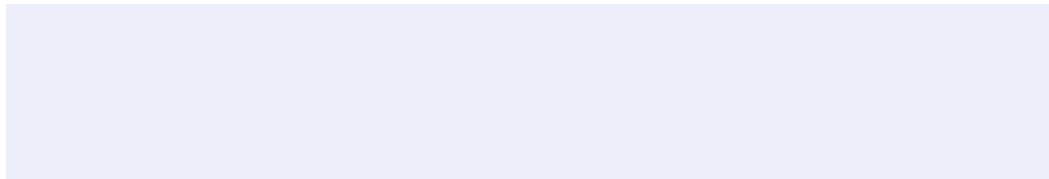
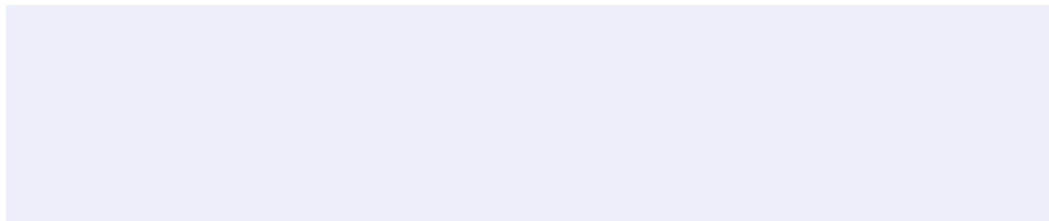
The company is castlepayday loans. They pull {\$350.00} every other week and when I called to complain about them taking the money out on Thursday when I do n't get paid until Fridays. They told me that the money they took out of the bank account 4 times was for the interest only and not the principal for {\$1000.00}. Please let me know what I can do. The loan was processed on XXXX.

THis is a third party contacting me, my family members etc. I have not had any payday loans in 6-7 years. They claim they are going to take me to court, etc. They scare my elderly parents. When I have called them back asking for a full detail in writing, they never follow through. This has got to stop. I have a job to do and can not do it when my family members call me upset all day.

I 'm an attorney. I represent XXXX XXXX. She has received false threats of lawsuits and garnishments from a company called Fitzgerald, Goldman & Associates. After witnessing FGA make these threats to my client during the course of a telephone conversation, I interjected and asked for their address and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	FL	327XX	Web
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Big Picture Loans, LLC	MN	566XX	Web
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High Point Asset Inc	NC	272XX	Web
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Fitzgerald Goldman & Associates, Inc.	FL	331XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/20/2015	Closed with explanation	Yes	No
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Consent provided	10/09/2015	Closed with explanation	Yes	No
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Consent provided	10/26/2015	Closed with explanation	No	No
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Consent provided	11/02/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1616641

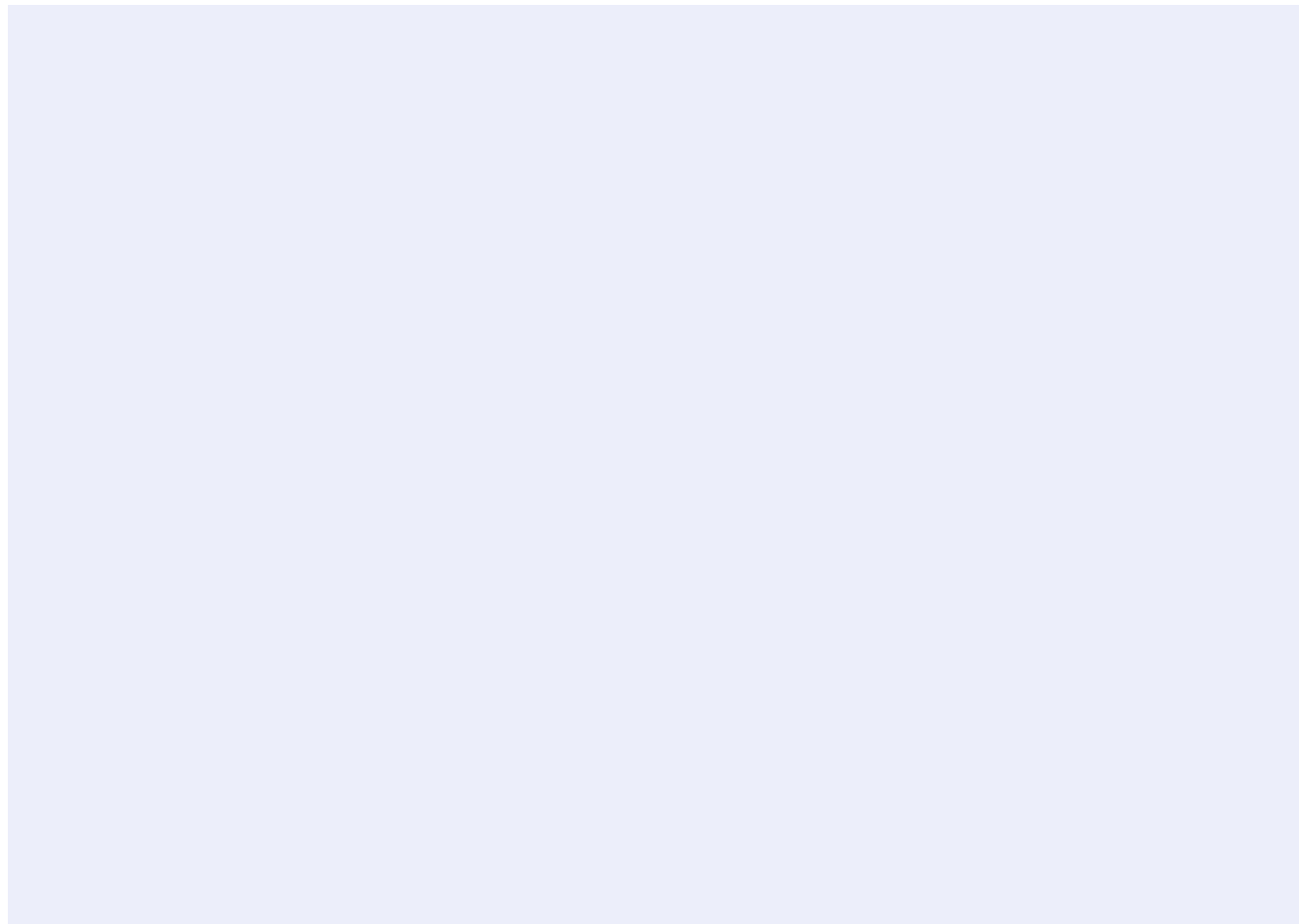
1601774

1625184

1633232

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



11/04/2015

Payday loan

Payday loan

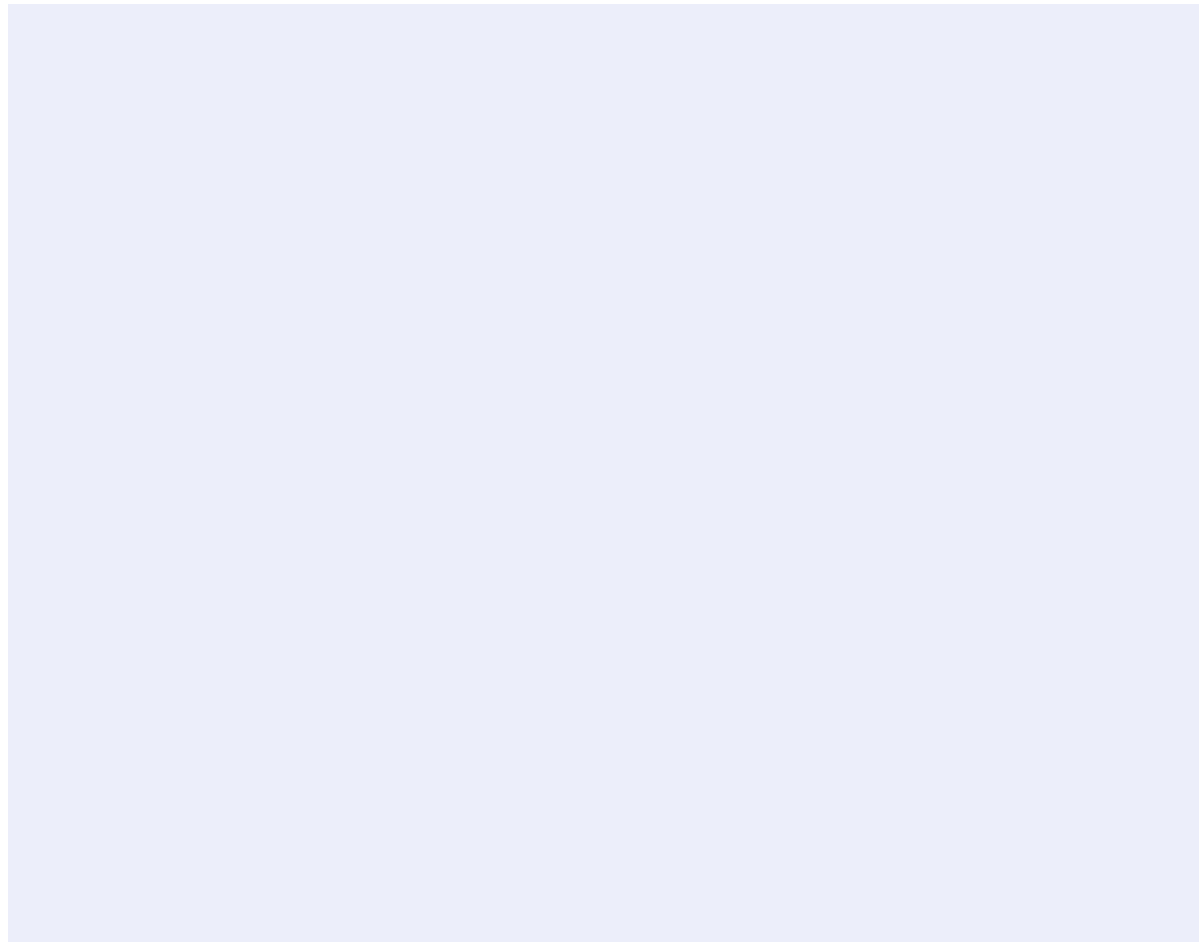
10/16/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the account number upon which they claim to have filed the lawsuit. FGA repeatedly refused to provide their address or the account number for the alleged debt.

I sent a notice of representation, which they ignore. They have no license to collect debts in Florida, and their behavior violates the FDCPA and numerous other laws. It is unknown whether the account (which is unidentified) is valid or not.

I have tracked their corporate address to be Fitzgerald, Goldman and Associates at XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, MD XXXX and their registered agent to be XXXX XXXX ; XXXX XXXX XXXX ; XXXX XXXX, MD XXXX. The phone number for FGA is XXXX XXXX XXXX and XXXX. They have blocked my office number (meaning the call does n't even ring when I call) and I can only reach them by changing the phone from which I call.

XXXX XXXX XXXX (name obtained via their phone mail system) flatly refused to discuss the alleged lawsuit with me even after I sent a letter giving notice of my representation. This firm is engaged in a criminal operation to scam consumers into making payments to them.

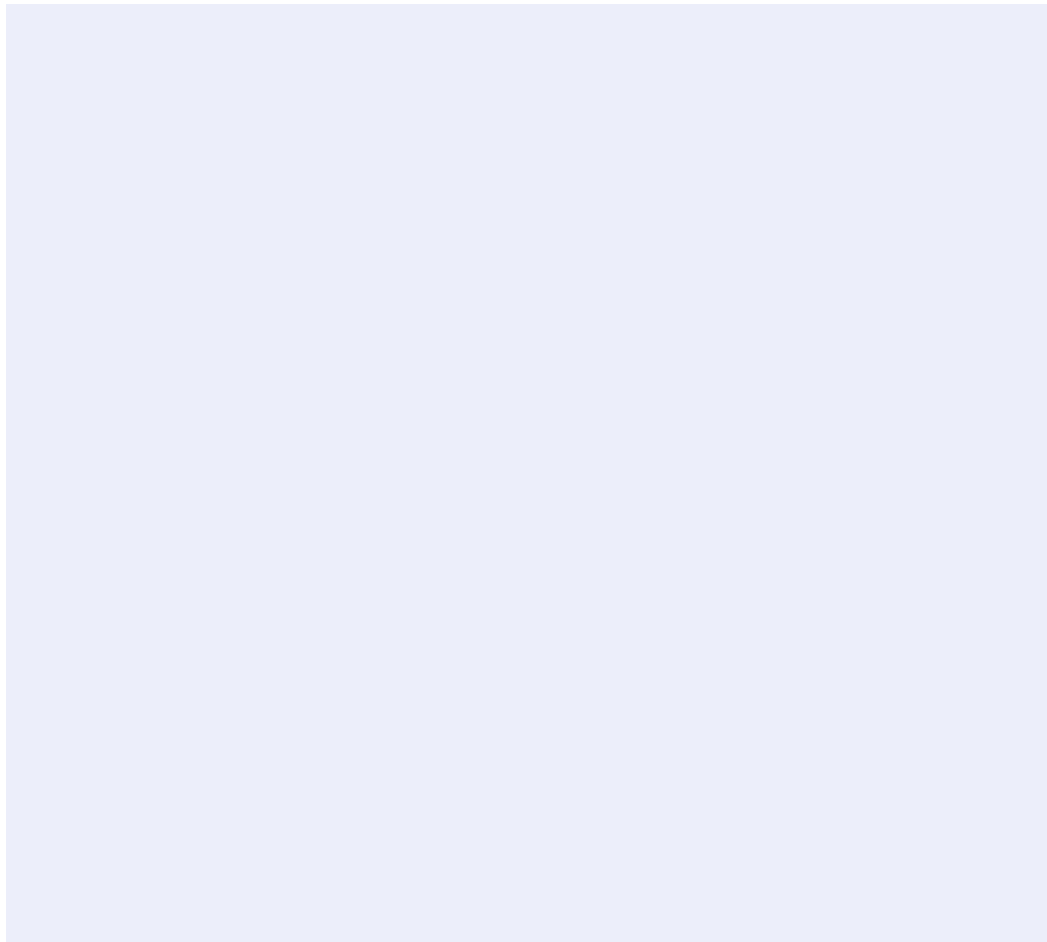
My contact information is : XXXX XXXX, XXXX, XXXX XXXX XXXX XXXX., XXXX XXXX, XXXX XXXX, FL XXXX (XXXX) XXXX XXXXXXXXXXXXXXX

I never took a loan from XXXX and someone from ERC XXXX calls me numerous times a day. No debt validation letter was sent to me. They refuse to issue any address and accompanying documents. I have asked them to stop calling me but they persist.

my XXXX \$ loan has turned in to {\$12000.00} payment that they are demanding in

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

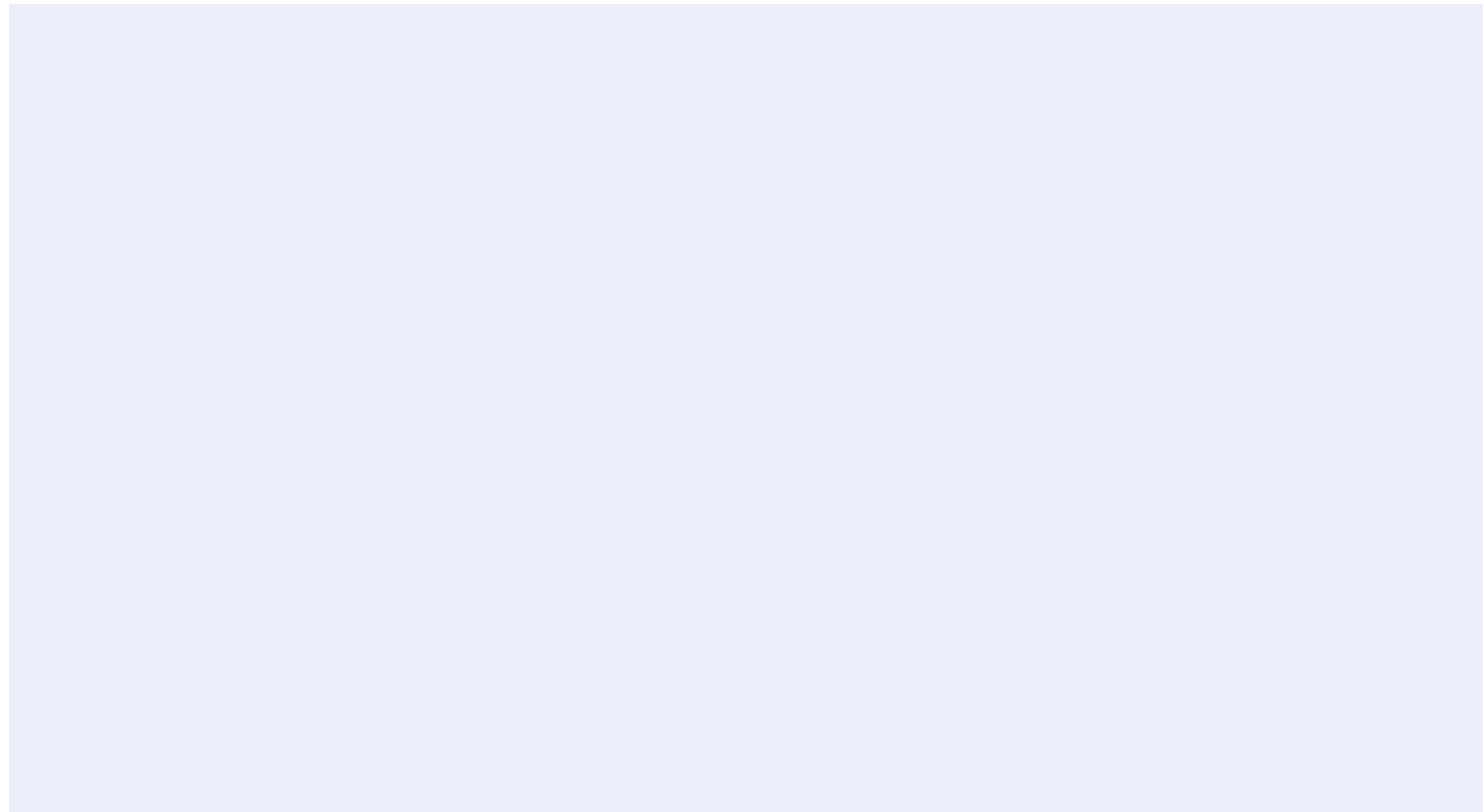
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ERC	CA	914XX	Web
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Community Choice Financial, Inc.	CA	945XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

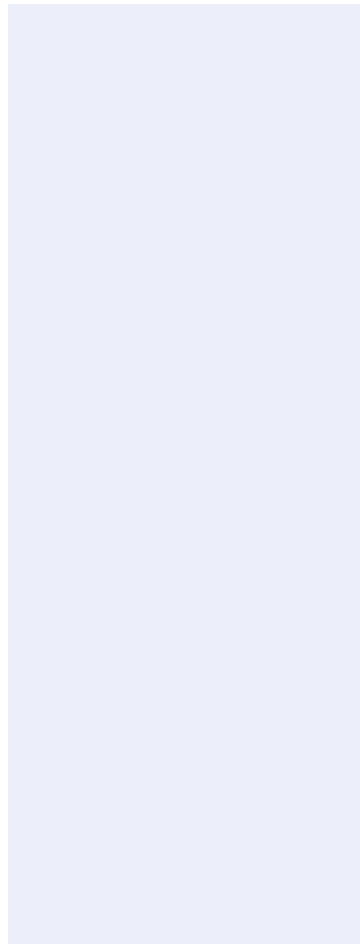


Consent provided	11/06/2015	Closed with non-monetary relief	Yes	No
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Consent provided	10/16/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

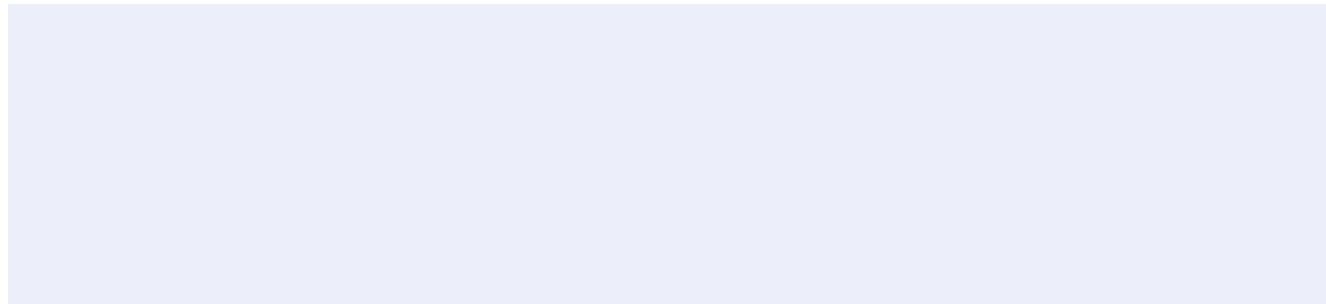


1638967

1611370

Payday Loan Complaints with Consumer Complaint Narratives

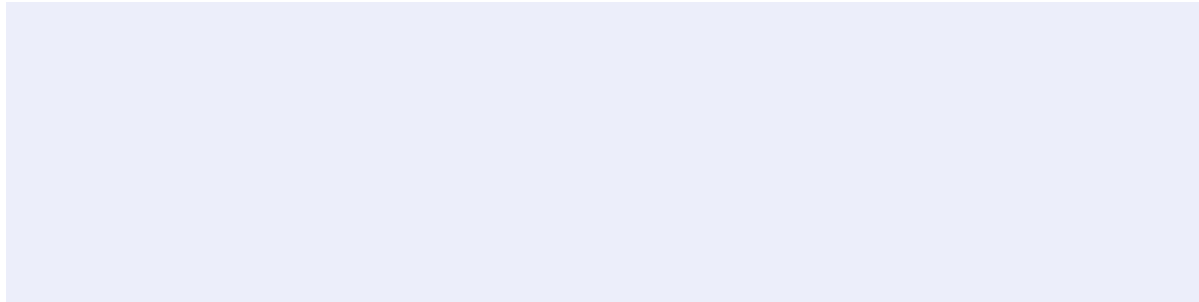
Based on Consumer Complaints



10/31/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

full I am also have XXXX federal charges the they are prosecuting against me XXXX federal banking violation regulation violations XXXX wire fraud and XXXX another XXXX I do n't remember this all is because when they went to electronically deduct it from my checking account it was declined because apparently the type of checking account I have does not allow companies to do electronic withdraws and i was n't aware of. So there is where all of the banking violation charges witch turn in to wire fraud etc.

Today this afternoon I received a voicemail from XXXX the guy stated that there was a lawsuit filed against me and to please call XXXX an the case number which included the last XXXX of my ss #. I called and a nice girl answers the phone and she knew my full name, last XXXX of my SS #. She then stated it was from a pay day loan XX/XX/XXXX for {\$300.00} from 5/3 bank and XXXX XXXX. She says but now because of court fees and interest you owe {\$1900.00}, I told her I do n't owe anything and if so everything was included in the bankruptcy. She said hold on let me check your bankruptcy, she said XX/XX/XXXX?, I said yes, she said sorry that was n't included in the bankruptcy. I told her well I believe so. She said that is a loan that did n't involve a credit check and was not reported to your credit report. I said ok and how much to settle and she said I would have to place you on hold and find out if the paralegal will allow this as they do want to take you to court. She then said you can settle today for {\$710.00}. I said email me a copy off the charge I am being sued for, she said unfortunately I ca n't do that because we did that before and then someone changed it and put paid and when we took them to court we could n't do anything because it stated it was paid in full. Therefore you will be provided a copy when you fulfill the debt. She asked me for a credit card or debit card and I said I do n't have one and she said well I will give you until Monday to get a reloadable card. If you do not call back and fulfill this we will file this at your local county clerks office. So she said you are on a recorded call. I was so

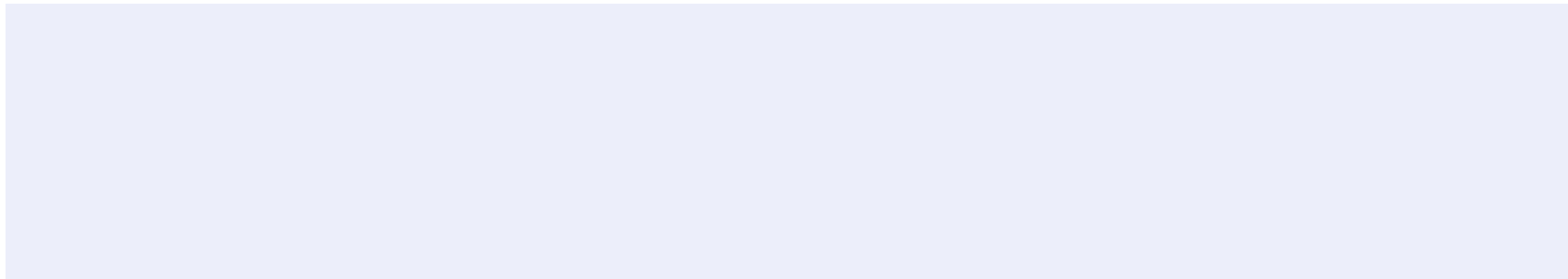
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Fifth Third Financial Corporation

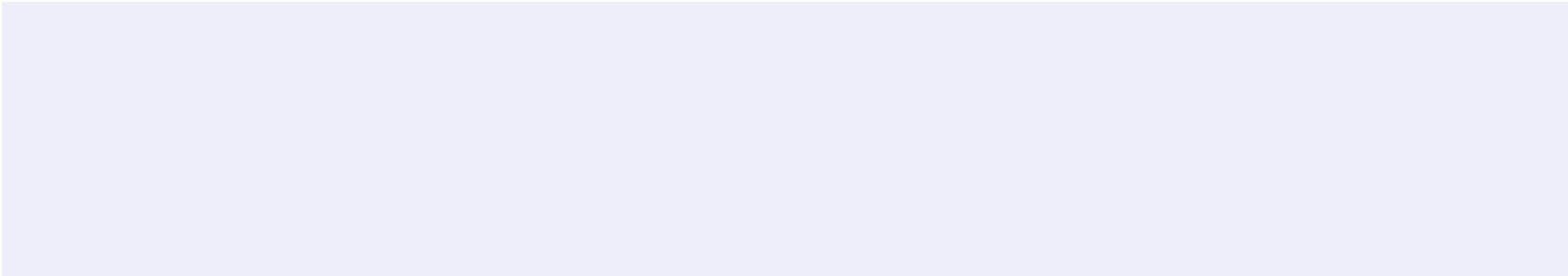
FL

347XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

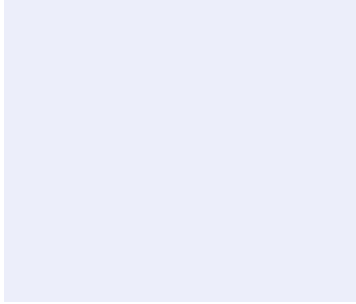
Based on Consumer Complaints



Consent provided	11/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1634162

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/02/2015	Payday loan	Payday loan
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11/02/2015	Payday loan	Payday loan
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11/05/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

shocked and especially that they had perfect XXXX, not the typical XXXX accent. I guess they know now we are on them. So I of course started to XXXX the phone numbers and XXXX XXXX and I could n't find anything. I even XXXX 5/3 bank and who was their pay day loan company, still nothing. I then XXXX the XXXX area code and came up a few sites where people were talking about the scams they had experienced which were the same or similar to mine. I am so glad I found this site because I was like Monday I am calling my Paralegal and I am calling 5/3 bank and see if they are associated with XXXX XXXX. Then I told my husband about the call I received today and he said oh I received a call from that number today, but did n't answer the phone. The kept calling and they knew my name I was working and told them I was busy and I hung up. He was like that is a major scam no one that sues you or is attempting to sue calls you. You basically get served the papers. It so disgusts me what this world has come to. I hope they get these crooks ASAP.. They should be put to prison, sued, etc ... Leave innocent people alone ...

This lender refuses to remove false debt off of credit report. This is a payday loan and payday loans are not on credit reports!

I received a letter from Santander Bank (XXXX PA) on XXXX/XXXX/15 stating that I had a balance of XXXX. I mailed them a check for XXXX which they received on XXXX. I called to ask how I could pay off the remaining loan. They told me that over the one month period that had added an additional 10 % in late fees to loan and now the balance had grown by {\$500.00}.

I received a loan from Send Loan for {\$600.00} and was under the impression that I would only be paying back that amount plus some interest. I see now that they plan to debit my account every 2 weeks for {\$190.00} until XXXX of 2016 which makes me paying back over {\$4000.00}. There is no break down on the repayment schedule as to what is interest and what is the primary amount. Plus I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC	PA	155XX	Web	
Santander Bank US	MD	208XX	Web	Older American
LDF Holdings, LLC	CO	809XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/02/2015	Untimely response	No	
Consent provided	11/03/2015	Closed	Yes	No
Consent provided	11/05/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1634945

1635243

1641941

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/16/2015

Payday loan

Payday loan

11/06/2015

Payday loan

Payday loan

10/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

can not get them to provide me with anything that would give me that information. I would have never taken out a loan that would require this type of repayment. Plus now I see that it is illegal to lend anything over {\$500.00} in the state of Colorado. Please let me know what steps I can take to resolve this problem.

Thank You

I continually receive offer letters that include a " loan check " for \$ XXXX {\$5000.00} from Regional Finance Corporation of Texas XXXX These letters are unsolicited and include a " check " that could easily be deposited by anyone claiming to be me.

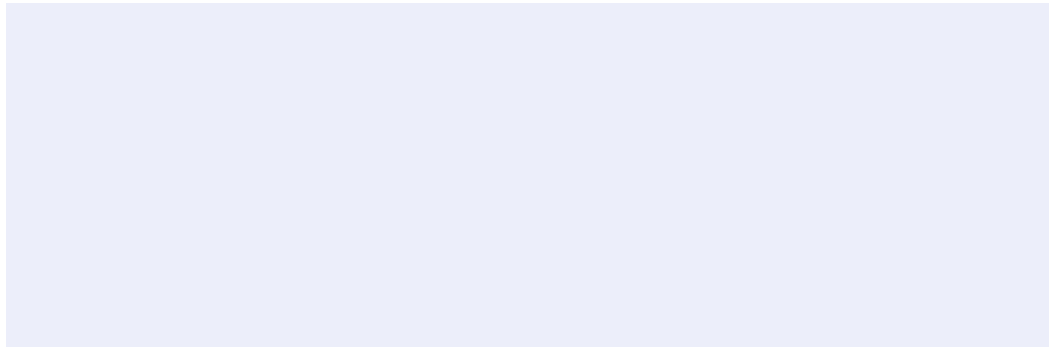
These " loan checks " are charging a XXXX % APR with a mandatory \$ XXXX XXXX time fee ' and are incredibly shady about the terms of the loan.

I took out a loan with Loanme in XXXX, the payments were coming out of my bank account automatically. I stopped that process in XXXX because i was experiencing hardship. The company agreed to me paying XXXX dollars for 3 months, which is XXXX. I continued making payments to the company, but they started harassing me, calling my phone 5 days a week, XXXX time a day for all types of reasons. I asked over again for them to stop calling, but to no avail. i even had a customer representative tell me she was not going to stop calling. This behavior of the company has caused me a lot of stress.

This is a payday loan that I do not remember taking out from back in 2003. I received a phone call stating they were NOT a collection agency that they were sending the information over to swear out a warrant in debt against me for XXXX if paid today or XXXX if not paid today. I have not received any notification for this debt in over 12 years but I remained in the same area. I asked for information about the debt the first gentleman (rudely) suggested that I had this money wired to my bank account and presented a check on an account that was closed. This is

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Regional Management Corp.

TX

787XX

Web

Bliksum, LLC

SC

292XX

Web

Servicemember

ACE Cash Express Inc.

VA

236XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/19/2015	Closed with non-monetary relief	Yes	No
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Consent provided	11/09/2015	Closed with explanation	Yes	No
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Consent provided	10/28/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1656830

1643170



1628604

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/28/2015

Payday loan

Payday loan

11/11/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

not the case as they verify that accounts are open prior to giving funds to anyone.

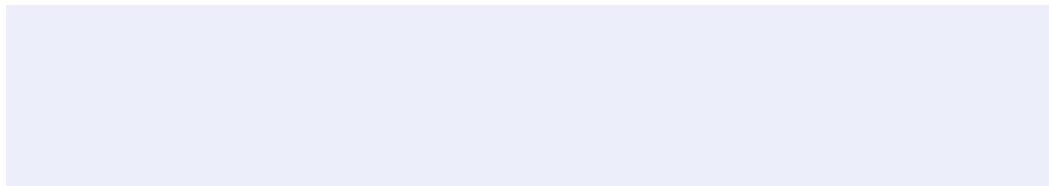
Further when I asked for the location or information about the original creditor I was provided with my maiden last name, a last four digits of an account and routing number that supposedly belonged to me and the year of 2003 but no real information pertaining to the creditor. The did give me Ace Check Express but could not provide me with the city, state, store number or circumstances around the attempts to collect the debt. Further, I told them that I was in a Chapter XXXX Bankruptcy and that they would have to wait until I contact my attorney because all debts that were on my credit report were placed under the bankruptcy. I was told specifically that they are not affected by my bankruptcy because intentionally do not report to the credit bureaus for that reason alone. This is unfair to me as a consumer and I would like this investigated. They are defrauding the bankruptcy system and it should not be allowed. Further their collection efforts were weak and non existent over a 12 year period where I was in a high visibility job and in the area. XXXX is the number I was contacted by and now I feel as if I am being extorted.

Hello, I got a payday loan from CastlePayday.com after receiving a flyer in the mail. At the time I needed the money so you do what you have to do. When I was going through the process I thought my payments would be {\$100.00} per month. I only got a loan for {\$400.00}. Well, each month this company is debiting {\$280.00} from my checking account. I have contacted them as asked for a specific payoff amount and also advised that debiting from my account is no longer authorized and I would like to call in and settle this account.

Hi I 've been getting calls from XXXX different companies stating i owe money from several payday loans i never even applied for. XXXX of them is highpoint assets XXXX thats their phone number. I spoke with them numerous times and told them that I never took out any loan of such kind. They stated it was XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

VA

238XX

Web

High Point Asset Inc

FL

330XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/28/2015	Closed with explanation	Yes	No
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Consent provided	11/16/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1628725

1650572

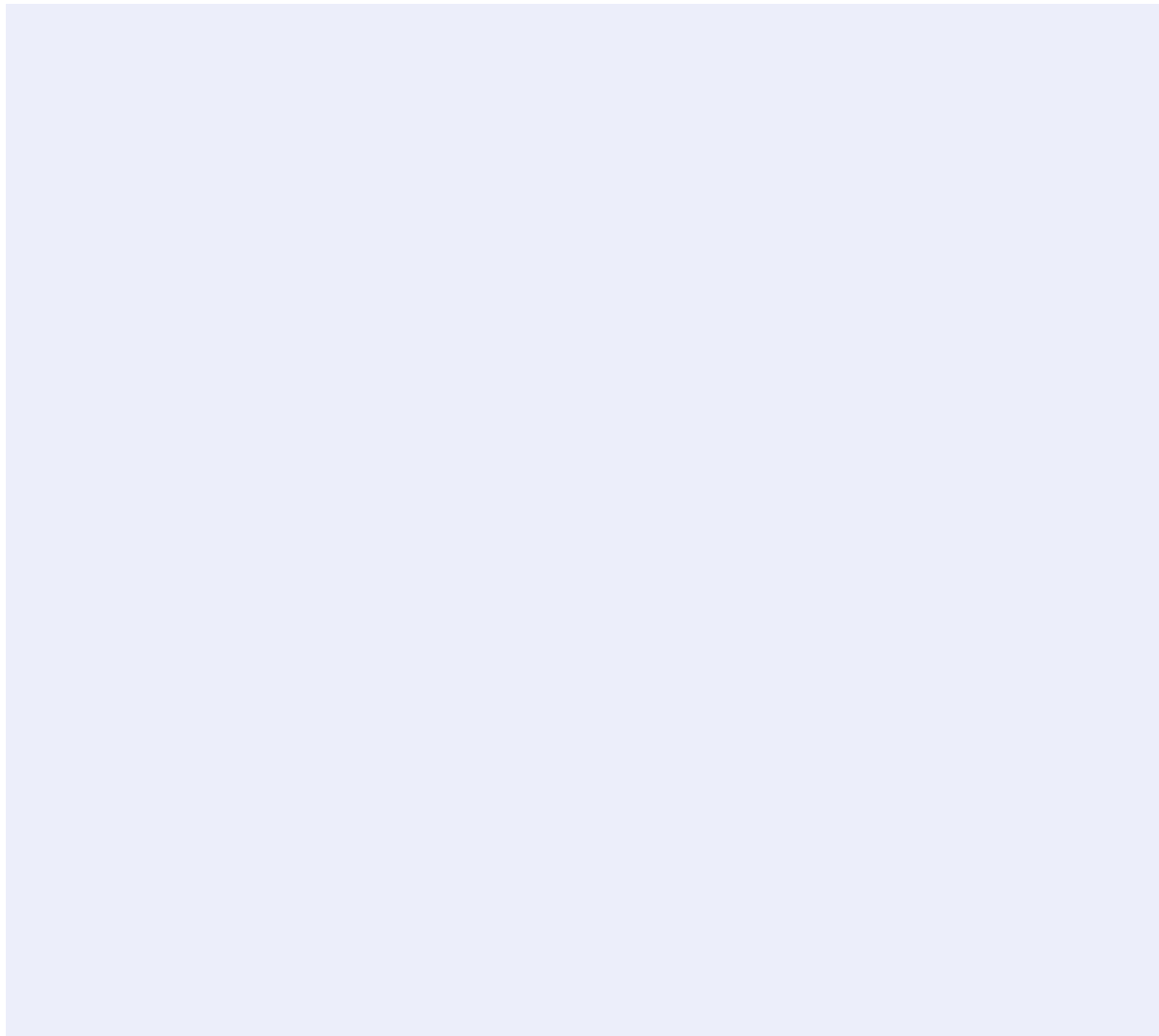
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/28/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

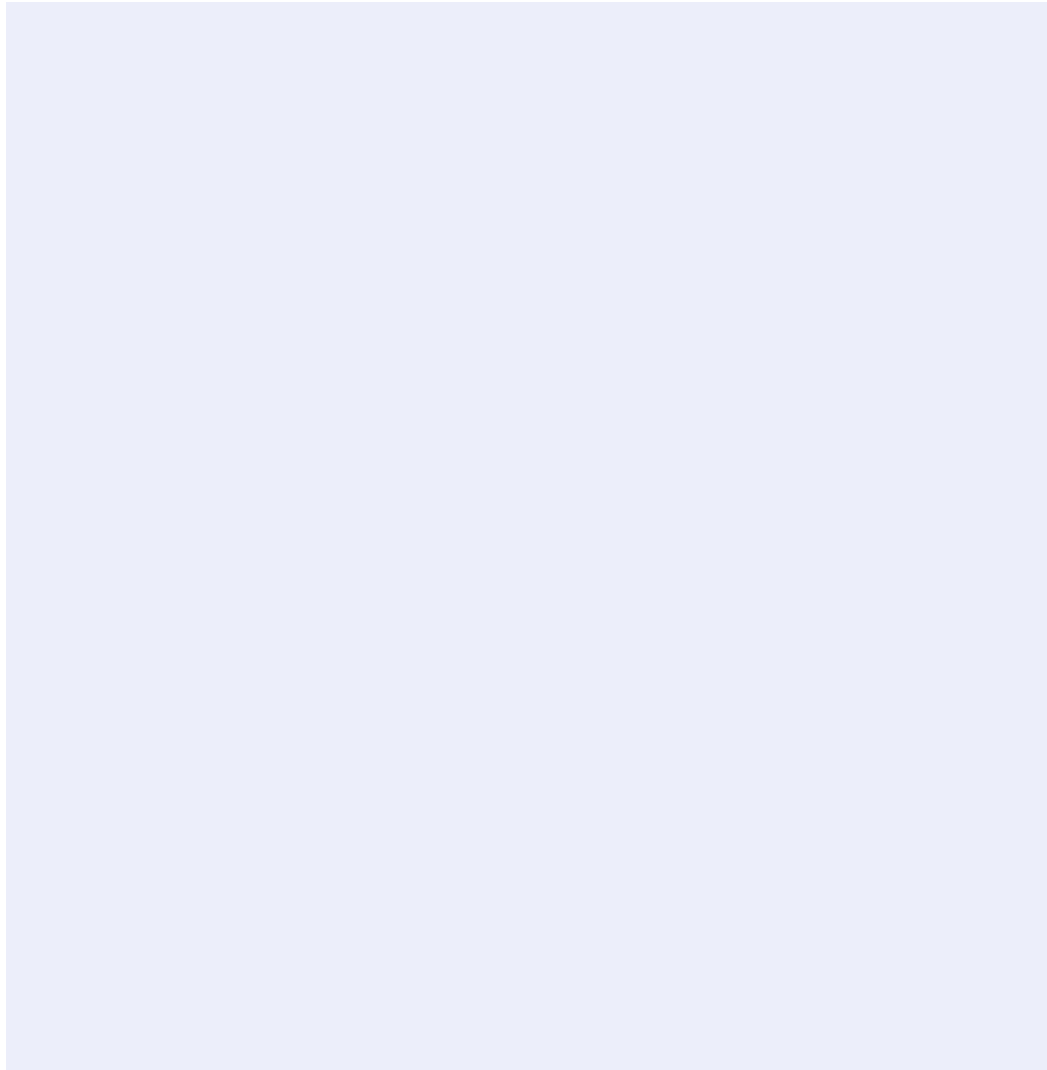
Based on Consumer Complaints

different loans that round up too XXXX dollars. The agent told me what could i counter offer him and I was just in shock of what I had just found out. Never in my life have a ever taken out a payday loan and now 3 years later I get a phone call stating i took out XXXX payday loans from 2012. It just doesnt make sense to me. I told them to mail me a validation of debt letter, he said he could email it to me quicker, i said thats fine but i would still like to receive it by mail. Im still waiting on that. In the end i told them that i was going to the police to file an identity theft report because i know i never took out these loans. They said thats fine and to make sure to fax them the police report once its done. The second company that called me scared quite a bit. It was a guy named XXXX calling from XXXX XXXX XXXX. This guy was stating I took out XXXX different loans worth XXXX dollars and if i didnt take immediate action that i could be charged with bank fraud and have my drivers license suspended. He said that he could get rid XXXX of the loans and i would just have to pay XXXX dollars. I told him this is news too me, never in my life have i ever taken out a payday loan. I explained to him that i need this to be investigated because i know for a fact that someone has stolen my personal information. He said he would help with the investigation but that i would need to provide him with my debit card number that we could start our settlement and this wouldnt be taken to court. I feeling vulnerable and scared gave him my debit card number but after i did more info later that day i called my bank and had them cancel out my old card and supply me with a new one. I honestly dont know what to do. I know i never took out these loans. Should i file a police report for identity theft? Or should i just ignore these calls. I was stupid enough to give high point asset my current email and last XXXX of my social. I just want this to end. Its been an annoying month receiving calls from these people.

See previous complaint for initial details.

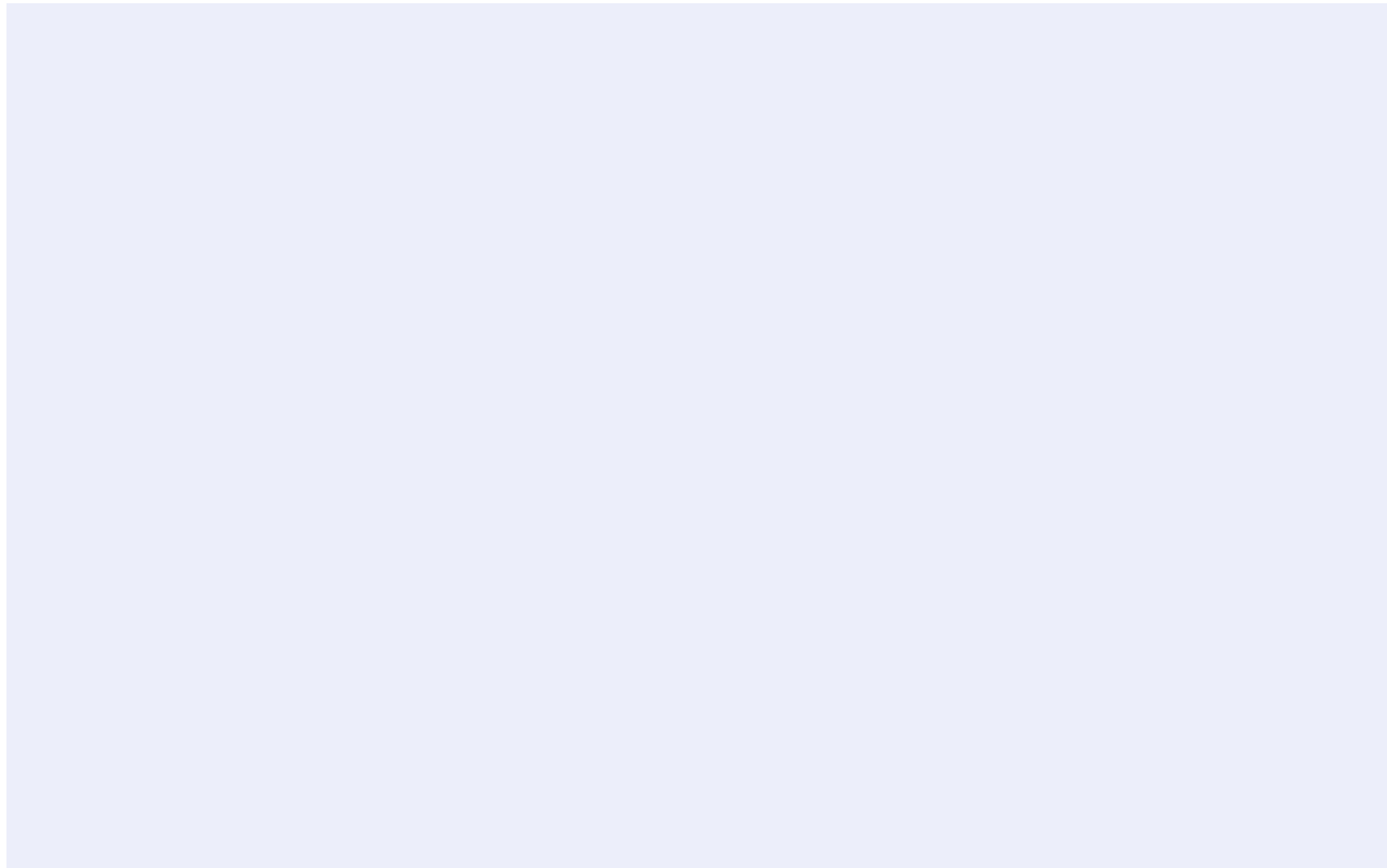
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Speedy Cash Holdings

ID

837XX

Web

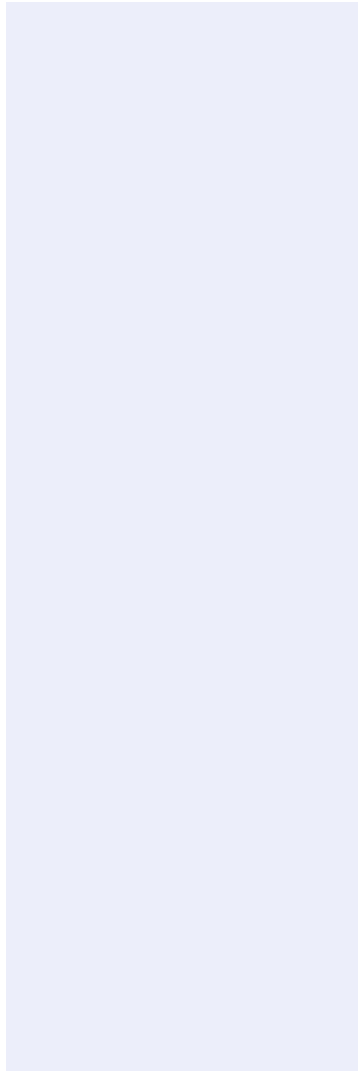
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/28/2015	Closed with monetary relief	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1628479

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/02/2015

Payday loan

Payday loan

11/27/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

My account was attempted to be debited twice. Speedy Cash stated in was " impossible " for them to have attempted a second deduction. I sent bank information proving my account was attempted a second time, regardless of what they claimed in their answer. I received an email back from them stating they would refund " ANY " fees associated with their error after 3 days. This was a contradiction to what they were stating before when they were refusing to issue a credit even though it was verified as an error on their side.

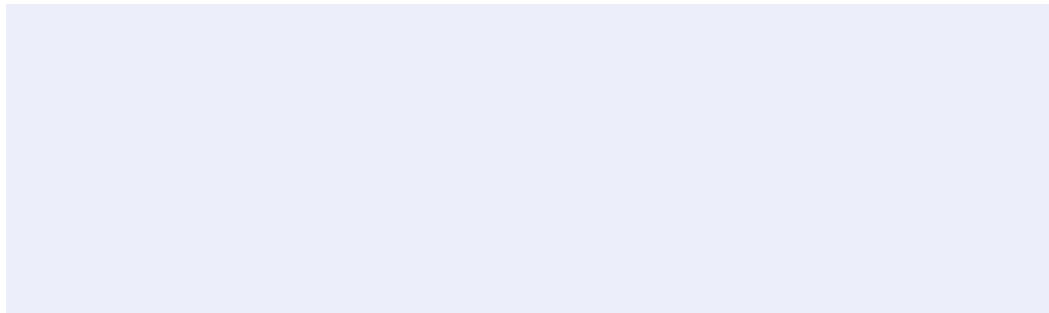
Speedy Cash finally issued ONE {\$29.00} credit, however, they failed to issue a second credit for {\$29.00} and I have now incurred a {\$10.00} Negative Balance Fee from my bank.

I am currently in a loan where I owe XXXX I can not pay for it because I have just lost my job, I will be going to college and after that the loan will be too much for me to even pay for. The bank that I have is with XXXX and this is in Idaho. I called them and talked to XXXX different people about the problem that I have and they had no solutions I wanted to foreclose the loan and they were not able to process it I am currently filing for bankruptcy and will be stopping any further payments to this speedy cash loan place, I WARN ANYONE WHO DECIDES TO GRT A LOAN DO NOT AND I REPEAT DO NOT GET XXXX HERE because this is absolute XXXX.

I received a call on XXXX XXXX, XXXX, stating that i owed on a payday loan from XXXX. The name of the company was High Point Asset. The customer service person told me that I had an outstanding payday loan balance from XXXX that I did n't pay. I have taken out payday loans in the past, but they were always paid back via my bank account within weeks. The person advised me that I owed XXXX and that it stems from the original amount of XXXX that I owed on the payday loan as it was purchased by different companies. The person told me that they

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

ID

837XX

Web

High Point Asset Inc

FL

330XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/02/2015	Closed with explanation	Yes	No
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Consent provided	12/14/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1680396

1673543



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

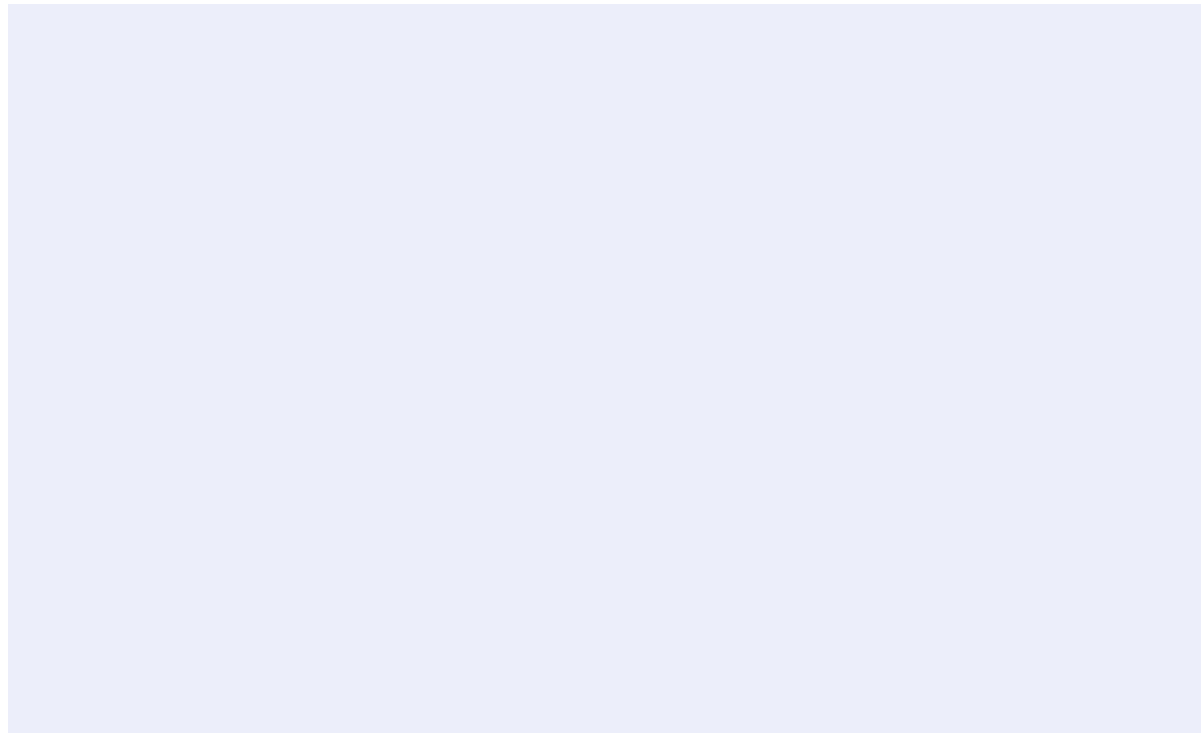
[Redacted]

12/03/2015 Payday loan Payday loan

11/27/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

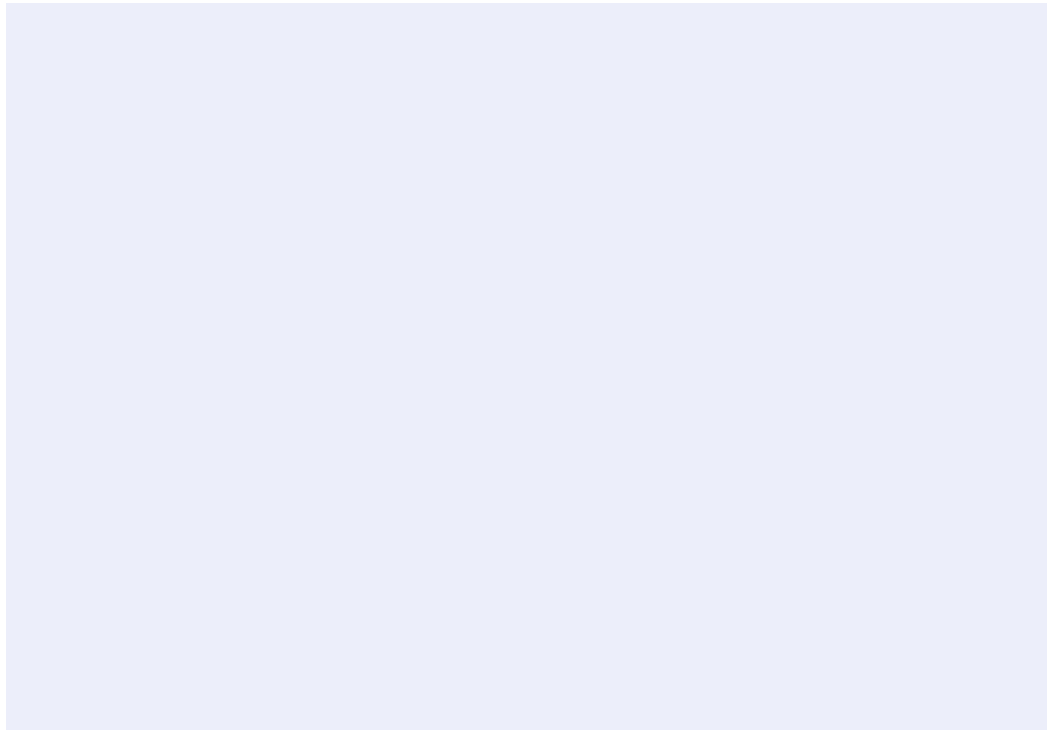
have tried several times to draft this money from my bank account, but they stated that my bank account was closed. Which is true, I closed a bank account in XXXX of XXXX. They told them I have always paid my payday loans back and i have only had payday loans with the company XXXX XXXX XXXX. I do recall apply for a different loan with a different company, but I never completed the application. The person told me that it could be from that application. I did ask for proof of the debt, but was advised that the company tried to contact me via email and that they do n't contact people by regular mail. They also told me if that if i didn ; t accept the debt that they would put me as refusal to pay. I did tell them that I would pay the debt, although I do n't think that I did n't believe that I owed them any money. They wanted to set up a payment plan for me to pay just XXXX of the debt as they would knock off XXXX from it if i entered into a payment program. I did agree, but something didn ; t feel right, so I ended the call. No new banking information was given to them. I contacted my bank to pull my transaction records during this time period for verification. I was told that if i went court with my bank reocrds it would not hold up in court because the funds could have been given to me in cash. I have never received a payday loan in cash before.

I took out a small loan then lost my job, not even 2 days after the loans was to be paid back i got a very nasty threatening email saying they were going to garnish my check and take me to court and charge me almost XXXX! i didnt even borrow {\$1000.00}! I dont know what to do or what they can even do. But never go through ace, they are a horrible nasty company.

I have stop payment on Lend Green due to finding out they are not regulated in the state of Ky. I went into my bank, XXXX XXXX XXXX XXXX, on XXXX and put a stop payment on them but they went into my 2 weeks later under alternate originator number. I have sent an email to the company to stop all ACH and I filed a complaint with Ky XXXX XXXX XXXX XXXX XXXX XXXX XXXX.

Payday Loan Complaints with Consumer Complaint Narratives

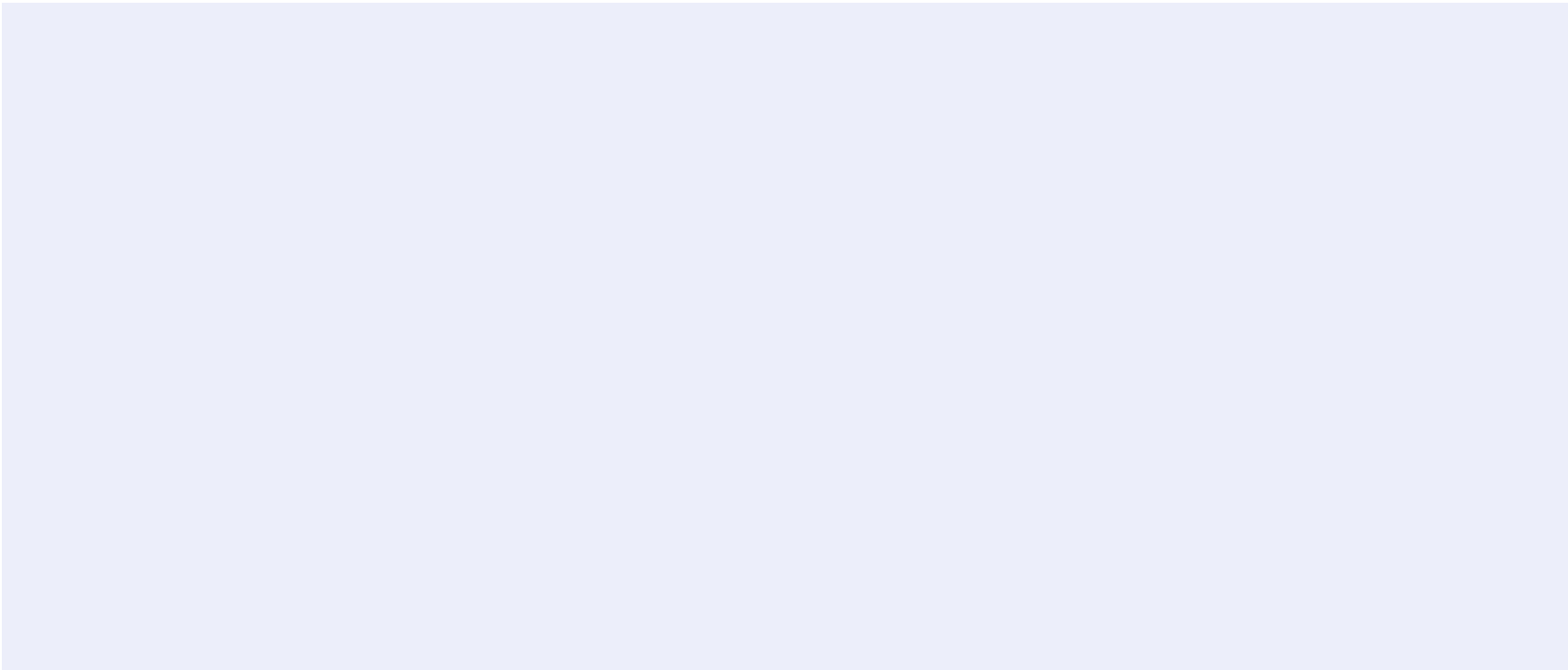
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

750XX

Web

LDF Holdings, LLC

KY

402XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

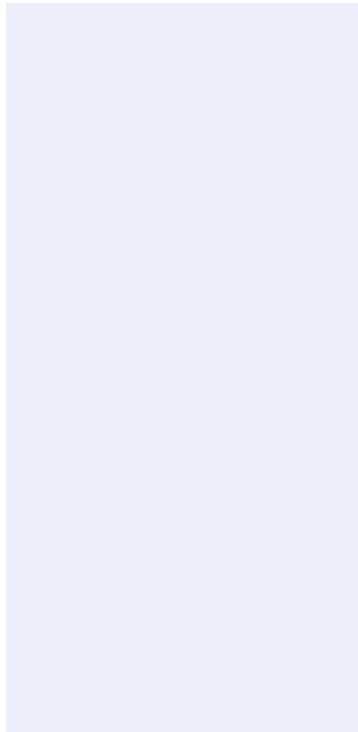
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Consent provided	12/03/2015	Closed with explanation	Yes	No
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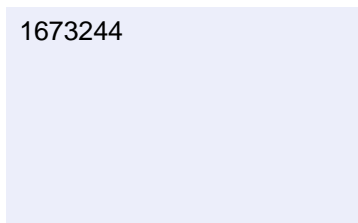
Consent provided	12/03/2015	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1681464



1673244

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/17/2015	Payday loan	Payday loan
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11/03/2015	Payday loan	Payday loan
------------	-------------	-------------

11/03/2015	Payday loan	Payday loan
------------	-------------	-------------

11/04/2015	Payday loan	Payday loan
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11/13/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

None of the aboveMy complaint is that the CFPB Is eliminating my access to credit with its ridicules rules and in the case of XXXX XXXX XXXX, illegal actions against the industry. I can read, I know the law. I 'm a grown up. I can make my own decisions. Leave me and the industry alone.

After paying on this loan since XXXX of 2014, I would call just to find out that the amount of the loans continues to stay around the amount the I borrowed. I was not under the impression that the payment that I make every payday most if not all is going towards the payment. I came to find out that it 's only paying towards the interest.

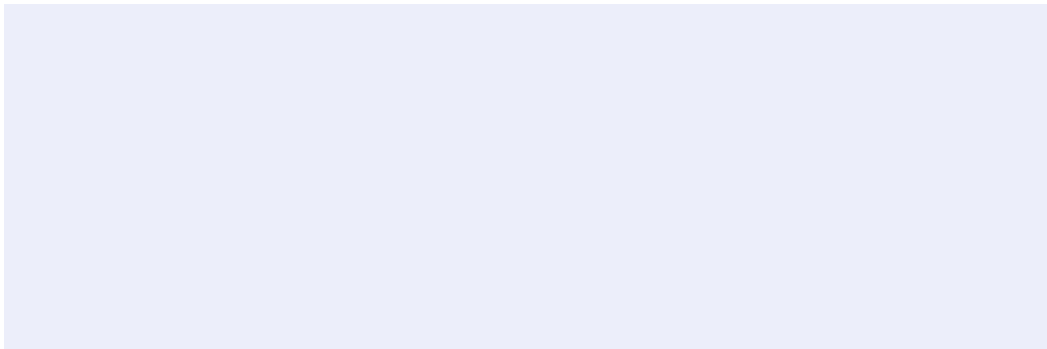
They had me pay XXXX installment to assure I would pay them, but and then I would get the Loan plus get my XXXX reemburst but I never did

I bank with XXXX XXXX XXXX in XXXX California. I recently took out a loan with Speedy Cash. I sent an email to Speedy Cash on XXXX XXXX, 2015 requesting that they stop all ACH withdrawals immediately. They ignored that request and debited my account for {\$250.00}. I was in the process of making small weekly or bi-weekly payments to them. I had even spoke to them on the phone. They had agreed to stop ACH withdrawals and then went ahead and did. It is my understanding that once a request is made to end ACH withdrawals, a lender must comply with that request.

I received a loan in about of {\$1000.00} around XX/XX/XXXX. XXXX my first payment towards the end of the month for XXXX. And ever other month til now. I paid back the loan and than some. I paid to them over XXXX and my balance is still sitting at XXXX I 've called them and they basic said told me, that 's just the way it is. So I 'm going to be paying {\$2000.00} and something for a {\$1000.00} that makes no sense to at all. I feel like this company takes advantage of people. This company has put me in a deeper hole than I already was in. I 've been having to make {\$300.00} payments each month..

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Easy Money Group Acquisition Co, LLC	CT	068XX	Web	Older American
Pacific Rim Alliance Corporation	AZ	852XX	Web	
ACE Cash Express Inc.	CA	934XX	Web	
Speedy Cash Holdings	CA	906XX	Web	
Mobiloads, LLC	TX	765XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/01/2015	Untimely response	No	
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Consent provided	11/17/2015	Closed	No	No
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Consent provided	11/03/2015	Closed with explanation	Yes	No
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Consent provided	11/04/2015	Closed with explanation	Yes	Yes
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Consent provided	11/13/2015	Untimely response	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1659391

1638148

1638549

1639320

1653744

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/23/2015

Payday loan

Payday loan

11/30/2015

Payday loan

Payday loan

12/04/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Applied for loan/did not receive money

Applied for loan/did not receive money

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

We were late with XXXX payment and Speedy Cash hit our bank account for XXXX without notifying us. This caused major problems with our bank account. XXXX of our credit card account payments bounced and created a bad mark on our credit and we were in the process of qualifying for a house. That made us not qualify for the house and we are having to start over. Also we found out that Speedy Cash sold our phone number to other loan places and we were getting many calls from other loan companies. We had to change our phone numbers. Received a call from US Bank numbers (XXXX), (XXXX) and (XXXX). I was told I qualified for a \$ XXXX loan. They proceeded to pay off my XXXX XXXX credit card of {\$1200.00} and they claimed it would bring my credit rating up. In turn I was told to then wire transfer XXXX from my credit card and in turn they would deposit the XXXX. That never happened. They soon cancelled the CC payment made to my XXXX XXXX. Today I telephone and was told to pay an extra XXXX. I am now submitting my complaint as I was scammed.

The following individuals keep calling me from US Bank.

XXXX XXXX and XXXX XXXX. All XXXX sounding voices and doubt that is their real names.

XXXX, NY XXXX

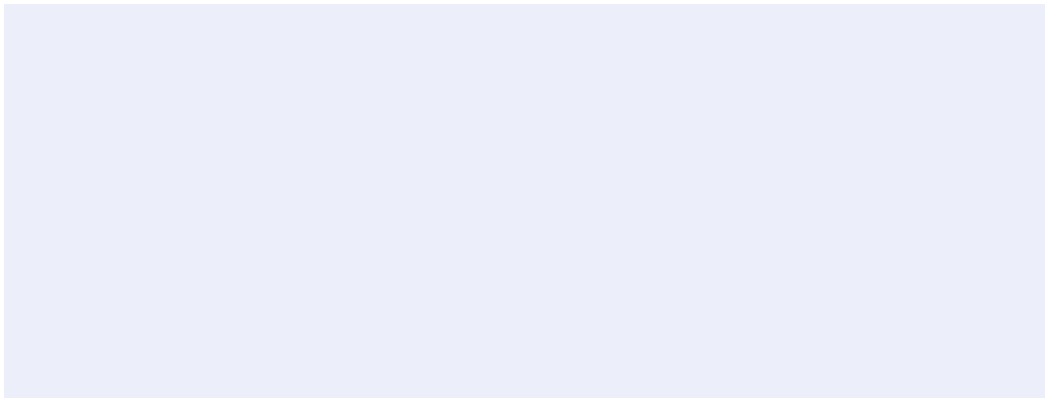
On XXXX XXXX, 2015 Castle Payday Loans deposited {\$500.00} into my checking account. This was done without any knowledge by myself as I did not apply for any loan. With any company with exception of XXXX company for several years. But never this company. The loan amount is more than what is allowed in California where I live. I live on XXXX and can not afford any loans of this amount.

I have never received any documentation whatsoever of any kind except an email notice that a payment was due on XXXX XXXX, 2015. This email was received on XXXX XXXX or XXXX, 2015. This notice did not include any amount due, no

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

TX

750XX

Web

U.S. Bancorp

NY

104XX

Web

Big Picture Loans, LLC

CA

961XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/23/2015	Closed with explanation	Yes	No
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Consent provided	12/04/2015	Closed with explanation	Yes	No
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Consent provided	12/04/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

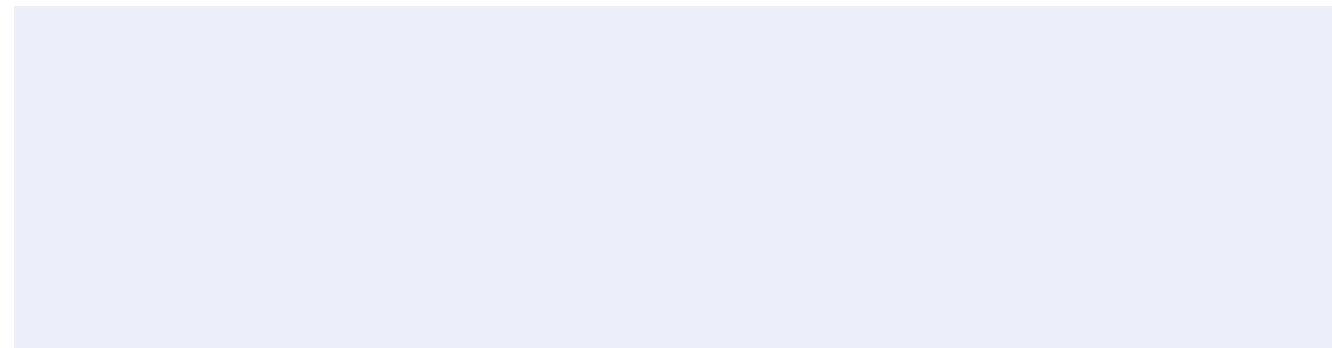
1667777

1675939

1684094

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



11/24/2015

Payday loan

Payday loan



11/25/2015

Payday loan

Payday loan

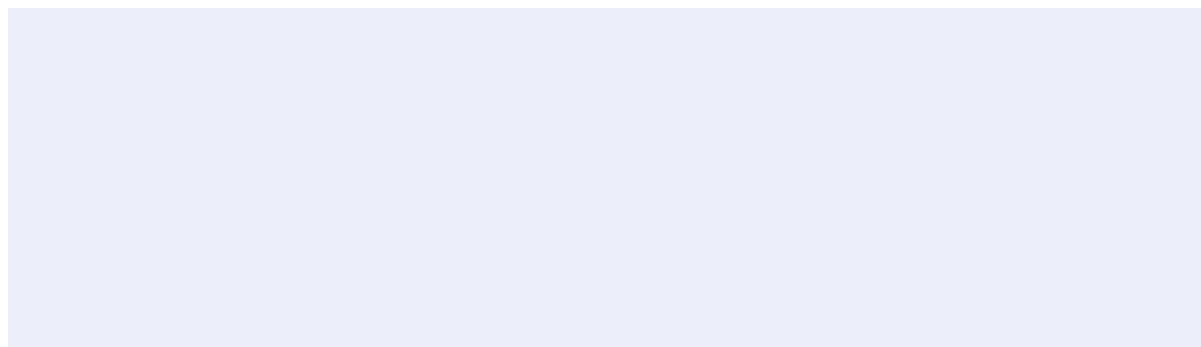
12/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

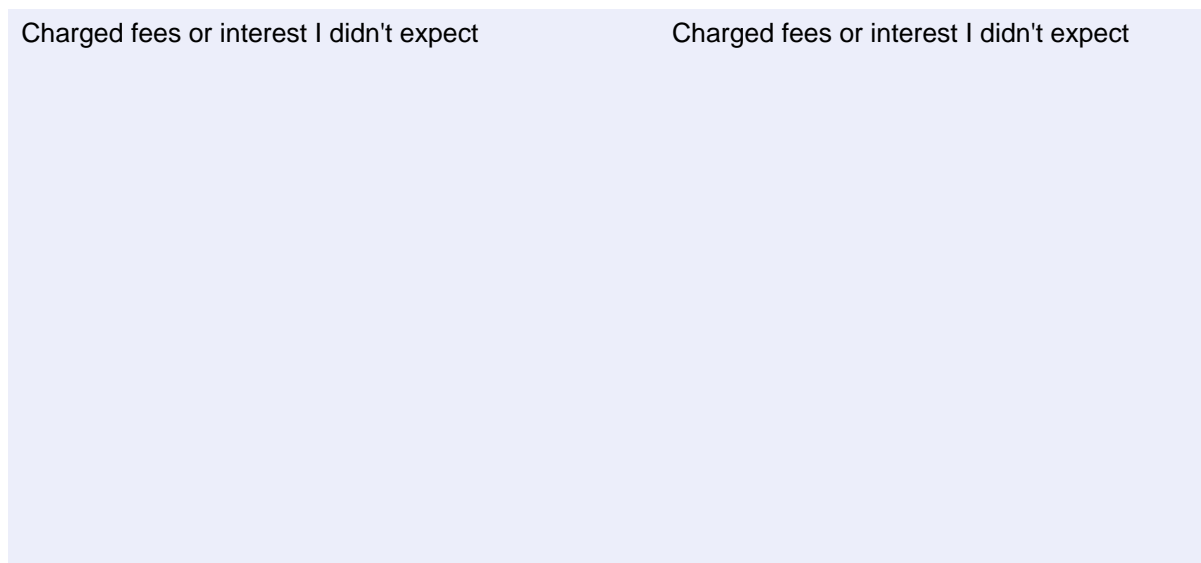


Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account number, or my name. The email address that this notice was sent to is an old email address I have for a small business that is not currently in operation.

I have closed the bank account the {\$500.00} went into as that account was not used to apply for the supposed loan and therefore was fraudulently accessed and used. I also feared that the Castle Payday Loans would take payment for the loan. This concerned me as I live on limited income and the fact that I did not apply for or request any loan from this company. I am afraid to contact the company as I fear they will somehow use any communication against me.

Speedy cash without my permission debted my checking account twice. This unauthotized transaction caused my account to be insufficient. Spedy cash was suppose to cash my personal check not debted my account.

I opened an account with Mobiloans on XXXX/XXXX/15. Since then I borrowed almost {\$900.00}. By XX/XX/XXXX I had paid back over {\$600.00} of the loan thru payments made to this account thru my bank account. At present after making these payments I still owe over {\$900.00}. I had to go to my bank and put a stop payment, since the withdrawals were becoming not only more frequent, but also bigger each time.

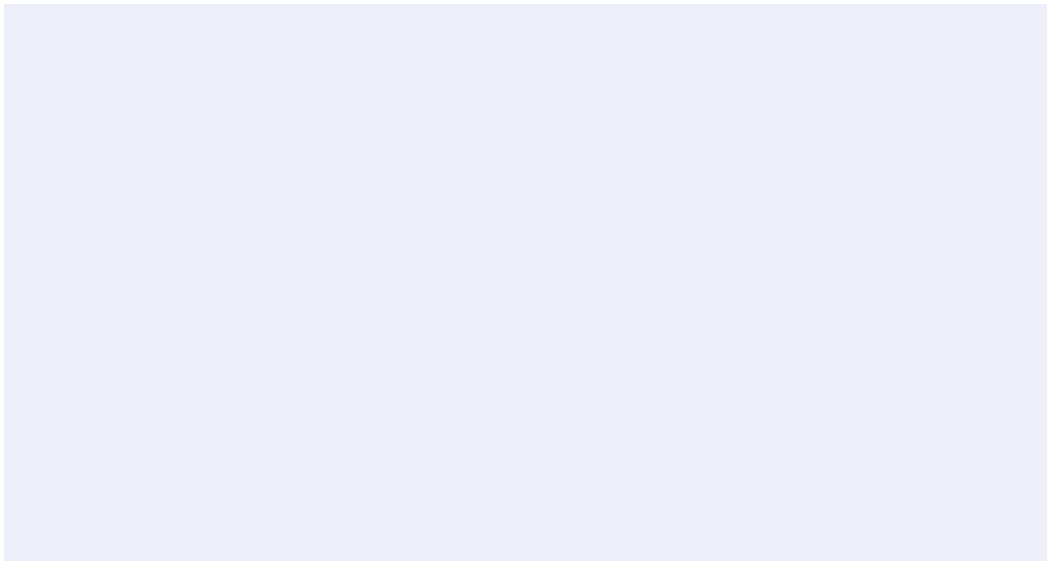
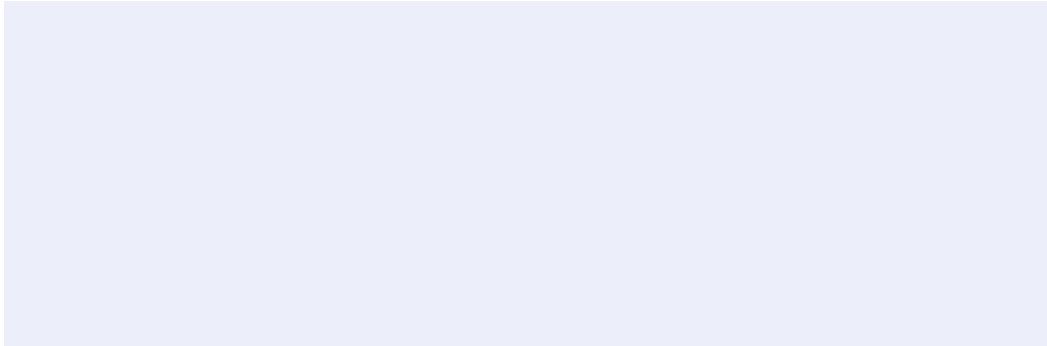
I had read something about this company before, but they seemed to be legitimate, but later found out what the complaint were about.

I had made the loan because I was in between jobs to help me get thru to the next month, but the cost of pay8ing back the loan has made it almost impossible to do with the amount of money I make in my new job.

I took out a loan for {\$260.00} and had to pay back {\$700.00} in order to successfully complete the loan. now I can not stop the finance company from contacting me. Sunset finance company has made several House Calls (meaning

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Speedy Cash Holdings	CA	900XX	Web
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Mobiloans, LLC	TN	370XX	Web
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Sunset Management, Inc	GA	301XX	Web
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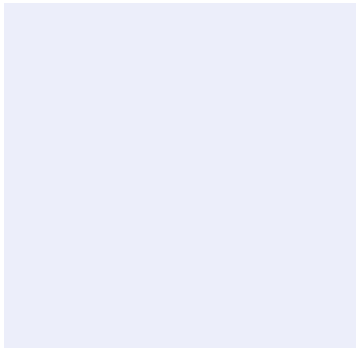
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

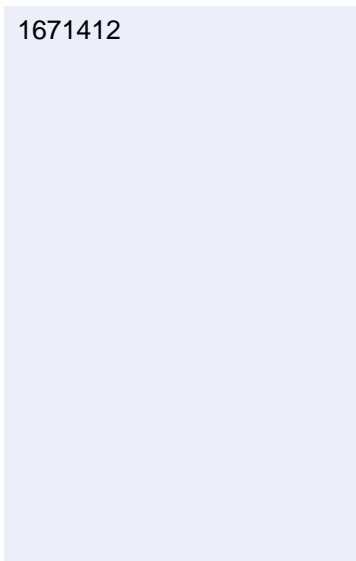
Consent provided	12/02/2015	Closed with explanation	Yes	No
Consent provided	11/25/2015	Untimely response	No	
Consent provided	01/21/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1670774



1671412

1713620

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/11/2015

Payday loan

Payday loan

12/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

sending persons to my home to collect a debt) I have been in contact with the finance company and also have made agreements to pay they still continue to call and send out workers to my home. The branch manager XXXX XXXX XXXX is very disrespectful and she also demands payments upon speaking with you. She accused me of having a additude and is also very rude to her borrowers if they can not make payments.

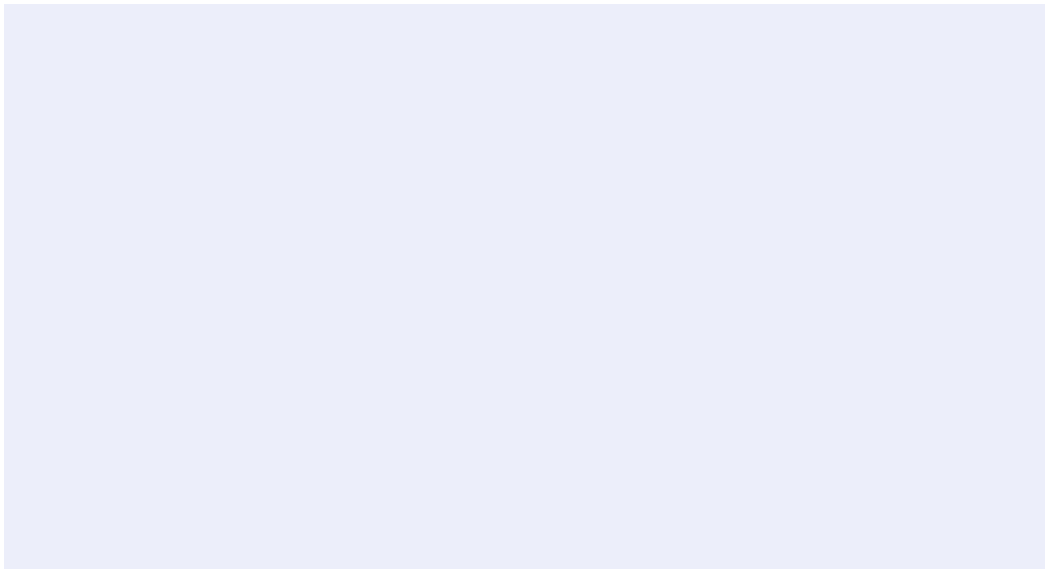
A company called North Cash will not stop harassing me about a supposed loan they gave someone - but not me. I've never had (or needed) a loan. I've mentioned that they need to stop contacting me and that they should abide by the Fair Debt Collection Act, which requires them to stop contacting me because clearly they gave a loan to someone who was n't me. I have spoken to the police about this, yet North Cash refuses to stop calling me on my cell phone and at my office. The XXXX people who have contacted me are very rude and no matter how many times I tell them that I've never taken a loan, they insist I have.

About 3 weeks ago I received an email saying my loan was pending with castlepayday. I ignored. Within the hour another email arrived saying the loan had been approved. I called the number in the email and told them I never applied for a loan, the agent said it was just an offer. I proceeded to delete the emails. On XX/XX/XXXX I noticed that castlepayday had deposited {\$900.00} into my checking acct. I called my bank, XXXX, and asked what to do. I also filed a complaint with the FTC and contacted an advocacy group. At this time I had no idea how to contact CPD however in the meantime XXXX was watching my account and did a stop payment so castlepayday could not take any money out of my account as a precaution. XXXX also made arrangements to return the money to CPD as soon as it finished processing. 2 days later the loan processed. I now had a contact number for CPD and called them and told them I never applied for a loan and they would receive the funds of {\$900.00} back within 5 business days. I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC	WI	531XX	Web	
Big Picture Loans, LLC	GA	303XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/16/2015	Closed with explanation	Yes	Yes
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Consent provided	12/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

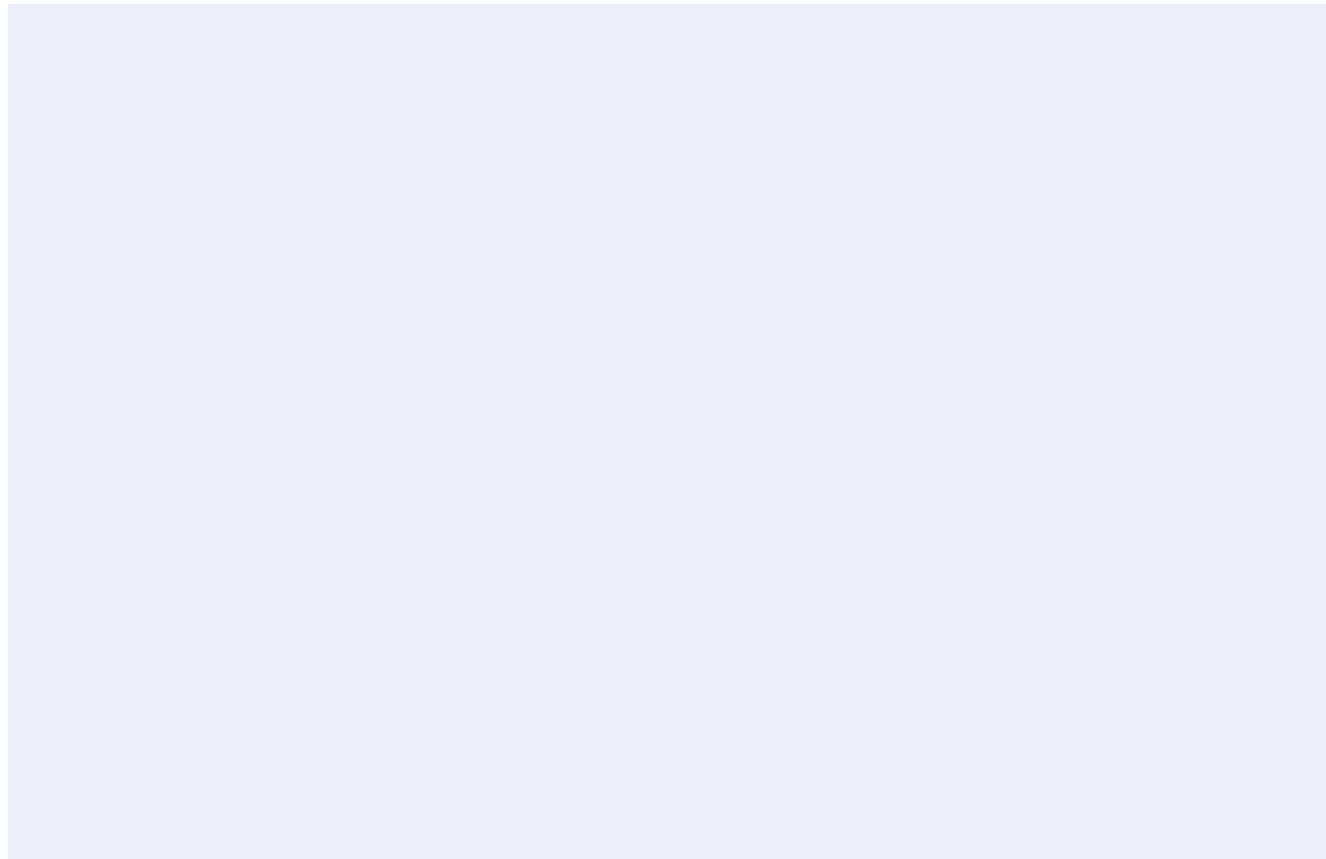
1693285

1679182



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



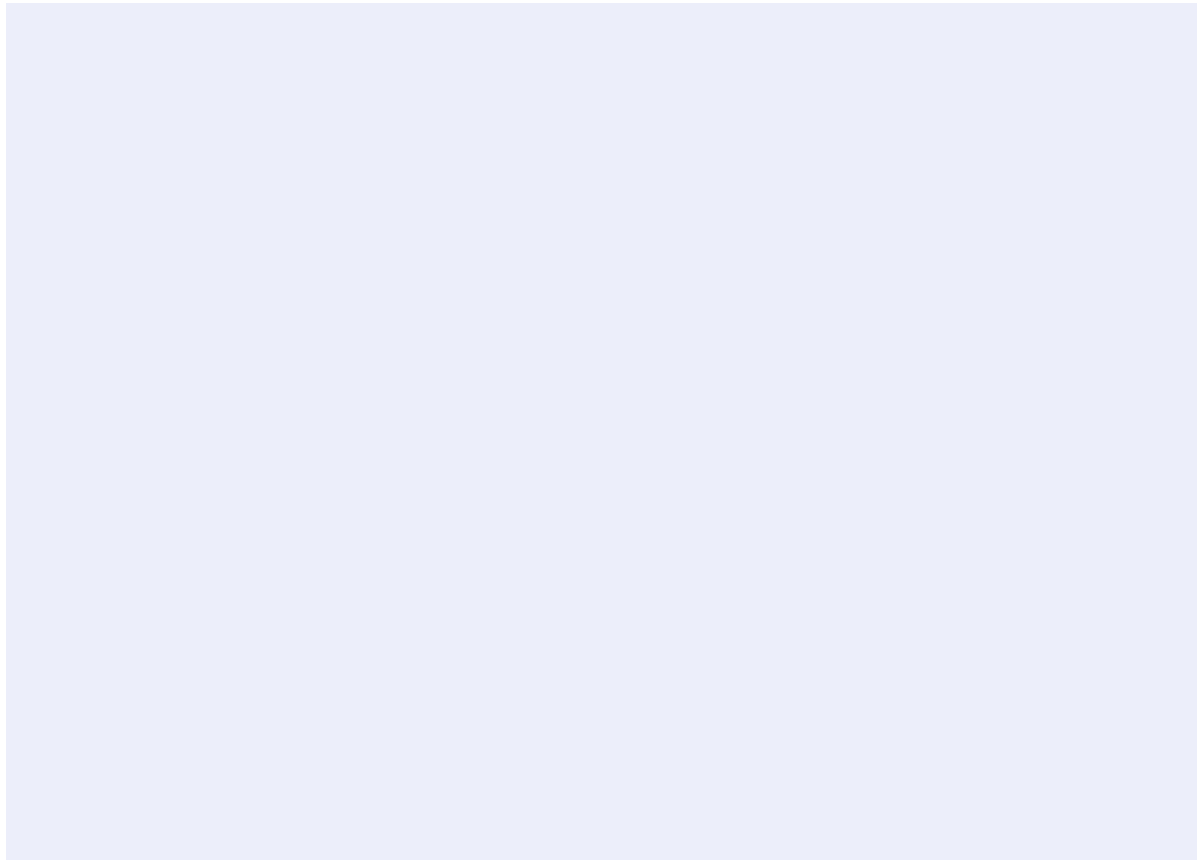
12/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

spoke with a XXXX, supervisor, who assured me they would not take any money from my account and would close this and erase me from their system. On XX/XX/XXXX castlepayday.com withdrew {\$310.00} from my checking account. The name now included .com and the system only knew to do a stop payment on Castlepayday not castlepayday.com. XXXX has been contacted again and explained to me how CPD got around my account. I called CPD and requested the money to be returned since they were never authorized to take money from my account. CPD kept insisting that they needed to verify the funds were removed by talking to my bank or checking with my online banking or having me send them a bank statement. I refused all XXXX since they already have this in their system. I told them I was not going to give them any additional information since they had what they needed to get into my account. For some reason they kept insisting they needed the info so I asked for a manager since the agent was n't getting that they have the information including my {\$310.00}. A manager named XXXX finally got on the phone and she requested the same info I told her know that they already have it so she is suppose to contact their research team to look into this and get back with me on XX/XX/2015 in the meantime my bank is blocking them from having access to my account under CastlePayday.com. I have no idea how they got my banking information or what gives them the right to take money from my account without my permission.

XXXX XXXX XXXX in XXXX XXXX was charged several times in 2009 even after I advised them I was going to be closing the bank acct. I had made several payments and no matter what, the finance charges kept increasing and would turn out that I paid a total of {\$1200.00} on a {\$400.00} loan before closing the acct. I had to pay several fees and over draft fees and had to close the bank acct due to The Cash Store. Years went by with no contact then randomly a collections office out of XXXX contacted me threatening to sue me and when I got smart back with the

Payday Loan Complaints with Consumer Complaint Narratives

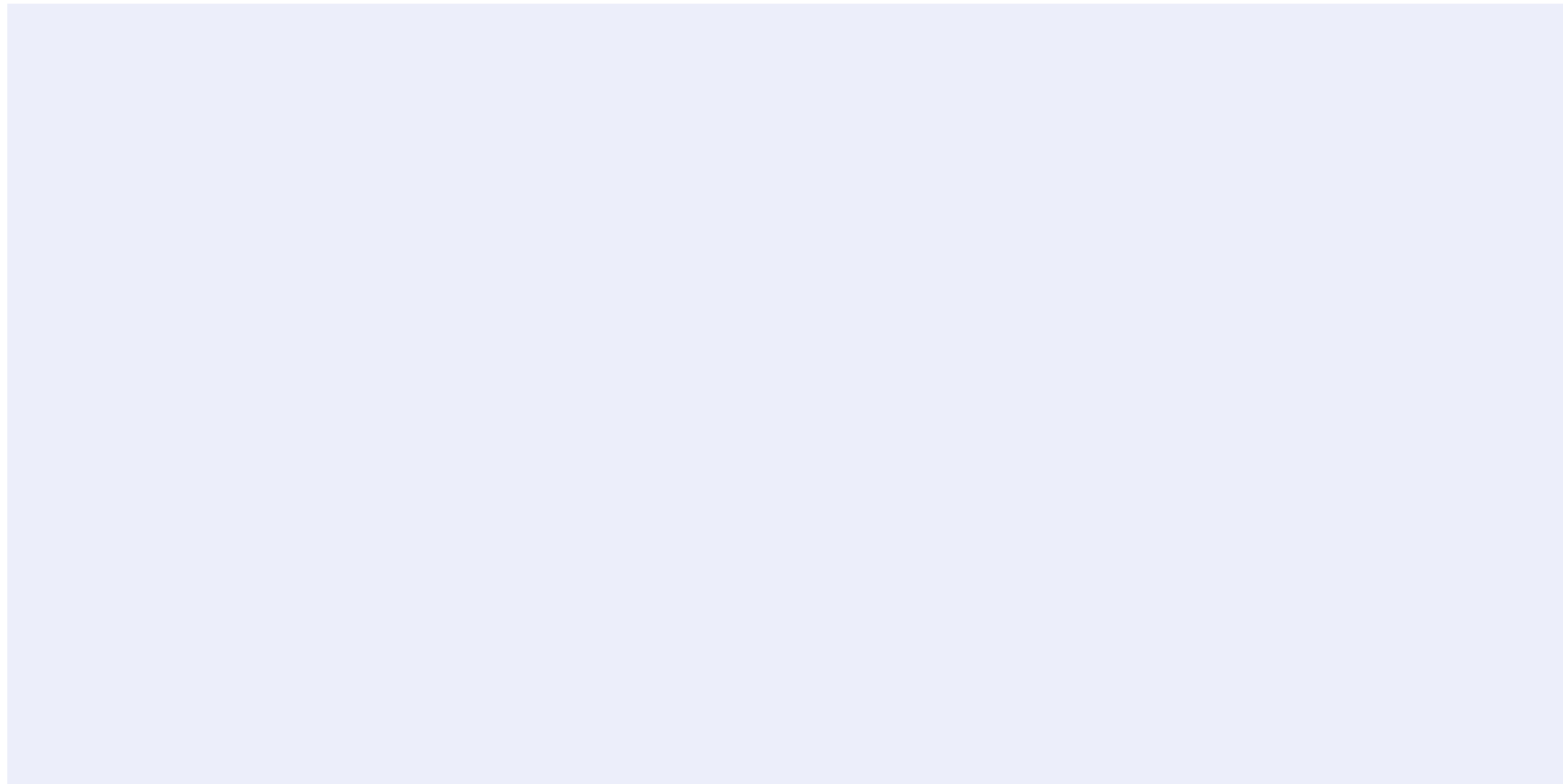
Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Cottonwood Financial Ltd.

TX

754XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

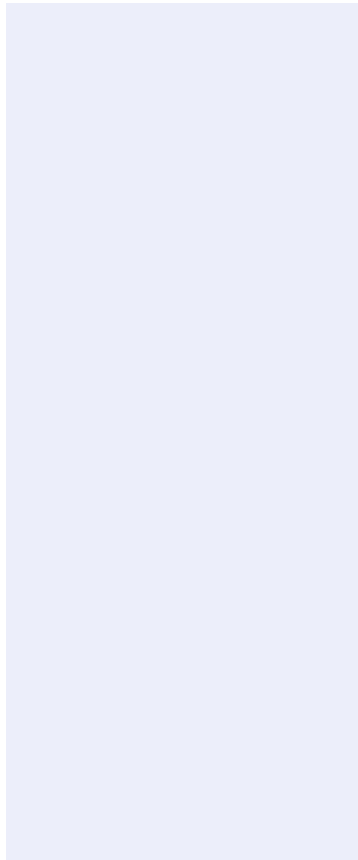
Based on Consumer Complaints

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Consent provided	12/22/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1712560

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/05/2016

Payday loan

Payday loan

12/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

young man (knowing my rights) he admitted over my recorded work line that this debt wont be reported and I wont be subpoenaed to court. In 6 years this was the first contact I 've had with the Cash Store since speaking with the local branch manager. I learned my lesson but feel that The Cash Store should absolve the debt now. The current balance the collections office called asking for was {\$2100.00}. 5x more then the borrowed amount. This is just insane
Excessive fees charged in continuous months in excess of {\$1000.00} for a {\$300.00} loan. Paid some of the loans but discontinued due to increased fees and interest.

On XXXX/XXXX/2015, I obtained a payday loan for {\$400.00}. Starting on XXXX/XXXX/2015, I have been paying back on the loan in the amount of {\$100.00} each month.

XXXX/XXXX/2015 - {\$100.00} XXXX/XXXX/2015 - {\$100.00} XXXX/XXXX/2015 - {\$100.00} XXXX/XXXX/2015 - {\$100.00} The above payments totaling {\$400.00} have been ACH debited from my checking account to repay the payday loan. As of XXXX/XXXX/2015, my payday loan account information on the www.castlepaydayloan.com website is showing an outstanding balance of {\$20.00} that still needs to be paid towards the payday loan. When I contacted Castle Payday Loans customer service department on XXXX/XXXX/2015, to pay the remaining {\$20.00} owed on the payday loan, I was advised that I still needed to pay {\$520.00} towards the payday loan because the {\$100.00} payments I have been making every month have only been applied towards interest and finance charges, according to Castle PayDay Loan 's customer service department. I asked to speak to a supervisor regarding my account and was transferred to a supervisor named XXXX, who advised me that I have not paid towards the payday loan and that the {\$400.00} I have paid so far was only for interest on the loan.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

National Credit Adjusters, LLC

TX

750XX

Web

Older American

Big Picture Loans, LLC

NV

891XX

Web

Older American,
Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/08/2016	Closed with explanation	Yes	No
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Consent provided	12/22/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1729039

1712734



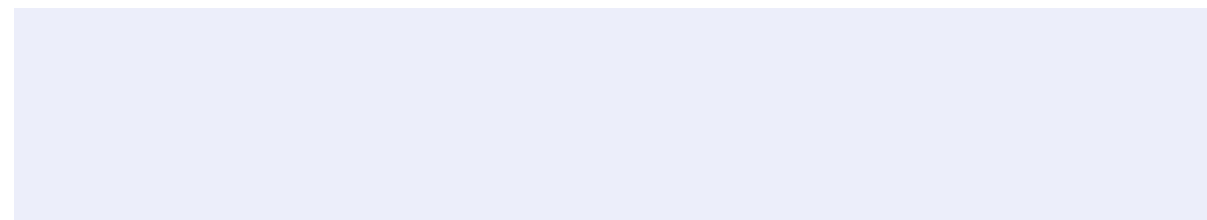
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/14/2015	Payday loan	Payday loan
12/09/2015	Payday loan	Payday loan
12/19/2015	Payday loan	Payday loan
01/07/2016	Payday loan	Payday loan
01/18/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

That is crazy and I do not understand how much money Castle PayDay Loans is expecting me to pay back for a payday loan of {\$400.00}. None of their customer service representatives or supervisors can explain it to me to where it makes sense and so that I can understand. I want them to stop ACH debiting my checking account, but they will not.

I received a loan and could not repay from Zest Cash. I sent it to a consolidation company that did not receive any information from this company. Zest cash sent this to XXXX XXXX. They told me I would be taken to court and my wages will be garnished for XXXX times the amount. I feel that this is a scam and want to note what I should do because I am afraid to deal with either of these companies at this point.

I had an Loan with cash call and paid them way more like 3 times the loan and they harass me

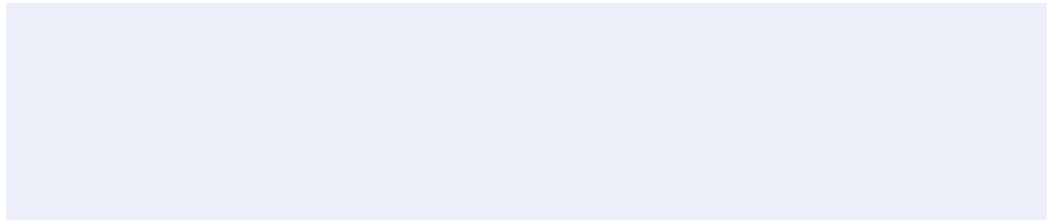
I went to ACE Cash Express, and for the loan amount it quadrupled. I am a XXXX vet with XXXX, and I am a dislocated worker when I made arrangements to pay the account got moved to a debt collector. I am dealing with someone named national credit.

XXXX XXXX president XXXX XXXX, and manager XXXX XXXX, have been ongoing threats and selling my private info from these debt collector agencies, stealing identity and started services in my name. Coercing & extortion of government funds after filings of XXXX, then selling info out to criminals. Ongoing harassment some of XXXX nature threw internet & out in front of my rental places. After XXXX move to rental units next door to me, threats & XXXX harassment begins, inflicting moving cost on me time n time again. Lying to court judges & stealing money orders n checks made out to me cashing them.

I took out a XXXX loan in XXXX 2015, they were not clear in the terms, though I questioned them, and was provided false answers since then they have been

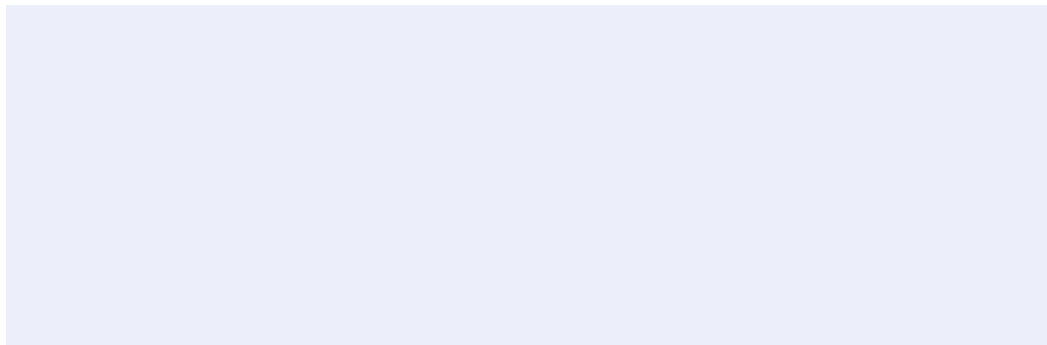
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ZestFinance	DE	199XX	Web	
CashCall, Inc.	MS	386XX	Web	
ACE Cash Express Inc.	CO	809XX	Web	Servicemember
Check into Cash, Inc.	CA	953XX	Web	Older American
WLCC	NC	282XX	Web	

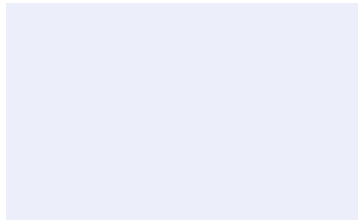
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/12/2016	Closed with explanation	Yes	No
Consent provided	12/15/2015	Closed with explanation	Yes	Yes
Consent provided	12/19/2015	Closed with explanation	Yes	Yes
Consent provided	03/22/2016	Closed with monetary relief	Yes	No
Consent provided	02/18/2016	Closed with monetary relief	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

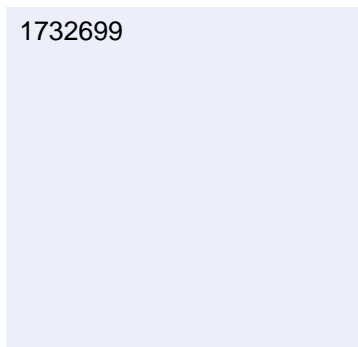


1695794



1689298

1709134



1732699

1746609

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/01/2016 Payday loan Payday loan

01/08/2016 Payday loan Payday loan

01/04/2016 Payday loan Payday loan

01/25/2016 Payday loan Payday loan

01/09/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

questioned them, and was provided false answers since then they have been garnishing my account every two weeks for at least XXXX some weeks XXXX, I have called multiple times, and tried to pay them in full, but have been unable to, I 'm being told that 's not how it works, I have paid over XXXX for this loan so far, I just want to be able to pay it off and be done. Please help.

When I tried to create a regular account with PayPal, they ran my credit and created a actually account with money on it that I had to pay back. I did n't notice until I got a email saying that I had a bill

I had previously put in a complaint on this company and they agreed to remove this amount friend my credit yet today I received a letter asking for me to pay them back, It is illegal for them to contact anyone In Massachusetts for a pay day loan. Previous case number XXXX. The fact that 3 years later I am still fighting with thus company is ridiculous. I want this company to stop contacting me regarding this balance

I went ot court in XX/XX/XXXX for an garnishment hearing on this loan in the court it was staified they did not closeout the garnishment and they This company will not send a close out to my job on this garnishment and they where able to go bavck to courk XX/XX/XXXX to court and win another XXXX from me in court. How is this fair pracices and i still havenot recieved anything from the company saying the garnishment has been statified

Someone from High Point Asset, Inc. called my work number. Although they did n't identify themselves, I was able to find the name of the " company. " They have been harassing me over a debt that I do not owe.

I have XXXX XXXX California. I had paid my {\$500.00} payday loan in the payments they said. But of course they said all that I paid was to fees and not my loan. So I tried to stop they payments from my account. I could n't pay my rent my car or anything due XXXX XXXX cash. I tried calling them to have them give me

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal Holdings, Inc.	SC	292XX	Web	Servicemember
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CashCall, Inc.	MA	027XX	Web	
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Speedy Cash Holdings	AZ	850XX	Web	
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High Point Asset Inc	TN	381XX	Web	
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Wakpamni Lake Community Corporation	CA	917XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/05/2016	Closed with explanation	Yes	No
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Consent provided	01/08/2016	Closed with explanation	Yes	No
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Consent provided	01/04/2016	Closed with explanation	Yes	Yes
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Consent provided	01/25/2016	Closed with explanation	Yes	No
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Consent provided	01/13/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1724710

1732228

1728686

1756608

1734900

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/25/2016	Payday loan	Payday loan
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01/09/2016	Payday loan	Payday loan
------------	-------------	-------------

01/09/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

car or anything due XXXX XXXX cash. I tried calling them to have them give me more time. They did n't call back instead they took another payment for interest on money I had less than 14 days it was supposed to help. Instead it landed me in more debt stress and the crisis center from an XXXX. Since they took what I needed for my rent. Now they are threatening my job and harassing me. They should f be allowed to do this to people at all. I 've used pay day loans before and I pay maybe {\$45.00} extra. These guys want XXXX \$!!!! If I had that I would n't have needed the help. And I asked the girl that set me up. And she said no that I was even getting a discount. Horrible!!

I was never contacted by the lender. Not even once.

XXXX XXXX and XXXX somehow obtained my information and threatened me with legal action. They said they would harrass me at work every day and show up at my doorstep. They fraudulently aquired my information and continue to threaten me. They constantly call and say they have contacted XXXX XXXX and are serving me court orders. I contaced the actual lender and they said they are a scam company.

Ace Cash Express, Inc. REFUSED to honor coupon attached to loan contract for {\$20.00} off fees when redeemed by due date.

On XX/XX/XXXX, I received a voice message from XXXX XXXX, who notified me about legal action will be taken against me. She threatened to visit my home on XXXX to obtain my signature on her paperwork. XXXX XXXX did not indicate which agency she is representing, but she left a phone # XXXX & reference # XXXX to follow up ; I called the number, spoke to XXXX XXXX of XXXX XXXX ; he retrieved my file, advised me that I applied for loan dated for XXXX XXXX, XXXX ; he threatened that legal action will be taken against me ; he asked if I was in the position to pay the account ; if so, he might be able to stop the legal action ; I verbally did not acknowledge the debt ; I told him that documents need to be sent

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

NetSpend Corporation, a TSYS Company	TX	751XX	Web	Servicemember
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ACE Cash Express Inc.	OR	972XX	Web	Servicemember
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Community Choice Financial, Inc.	AZ	850XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/28/2016	Closed with explanation	Yes	No
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Consent provided	01/09/2016	Closed with explanation	Yes	Yes
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Consent provided	01/09/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1756167

1734798

1734977

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/11/2016

Payday loan

Payday loan

01/26/2016

Payday loan

Payday loan

01/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

to me for review ; I do not call this loan, I have not received any notifications about this loan until now. I am alarmed and harassed. I believe this is a scheme to access my personal information from strangers

Hello. I have a real issue with a company that is charging my bank account for what I assume to be a payday loan. My problems are these : 1) The name of the company has changed at least once, if not twice, since this has been going on. 2) I suspect this has something to do with an earlier complaint through the BCFP about another company who was fraudulently attempting to service the same loan. 3) relating to 2) , it appears as if this company has colluded with other companies to collect on a single debt. 4) When I attempt to reach this company, by way of a XXXX search, the outgoing message does not include the name of the company as it appears in my banking statement.

So, I am not sure what the terms of the loan are. I am not sure when this is going to end. I have no idea how the monthly amount withdrawn was arrived at. I need immediate correspondence with this company to explain what is going on.

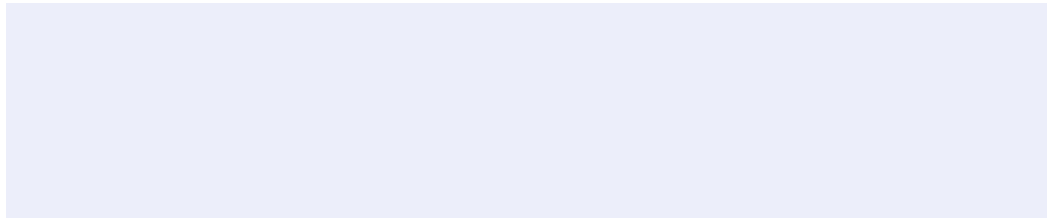
The creditor stated there would be no further contact as stated from Case XXXX ; however, I received an email stating they tried taking money out of my account again. I have blocked the company from making charges but I 'm furious they are still wanting to take money out of my account.

My bank is XXXX in XXXX, IA.

I received threatening calls from a debt collector (naming me as a " person of interest " in a legal matter). They claim I owe multiple lenders due to several payday loans that were sent to my banking institute from XXXX to XXXX. The company is called HIGH POINT ASSETS INC. They are calling on behalf of several lending entities that allegedly deposited funds into my bank account in {\$400.00} increments ; totaling up to {\$2600.00} over a period of two years. The

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Haase and Long, Inc.

TX

782XX

Web

CNG Financial Corporation

IA

503XX

Web

High Point Asset Inc

MD

212XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/05/2016	Untimely response	No
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Consent provided	01/26/2016	Closed with explanation	Yes	No
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Consent provided	01/21/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1736454

1757941

1751536

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/26/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

representative asked me to verify the last XXXX digits of my SSN and my current mailing address, none of which did I provide. Instead I asked the caller to confirm what they already have on file and s/he gave me information that was over XXXX XXXX XXXX (clearly the information was not active during time they are suggesting I took out the loans). And to add insult to injury my place of employment as well as banking institution the " said " funds were deposited was also incorrect/inactive. This company is operating under false pretenses -- an atypical SCAM artist to say the least. PLEASE do not verify your vital information with them, request that they send you something in writing before moving forward!!!

I was in need of money to make my rent payment and was referred to the attached web address : XXXX As you note. Apr was advertised as 11.36 % Apr on web page attached and used to solicit my borrowing at zero percent interest for 7 days.

With receipt of funds I am now being told that my APR is in nearly 140 %, I bevel this predatory lending is illegal and believe that it is in violation of the Consumer protection laws recently passed.

See attached Notice and settlement information I am now receiving from this lender.

XXXX XXXX The web page in now way describes this loan and appears to be some sort of bate and switch plan to trap consumers in need.

I believe this is very much exactly what the CFPB has done to protect consumers from such predatory activity.

My phone number is XXXX XXXX XXXX I am a California Resident and I am

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bliksum, LLC

CA

926XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

02/01/2016

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1758835

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

unable to pay these usury amounts.

In violation of the California Constitution Article 13 Usury.

Just got another call from a " XXXX XXXX " from an UNAVAILABLE phone #, who said he was a XXXX XXXX Process Server trying to let me know he was coming to my work and/or my home to serve me a subpoena. He said the party that wants me in court is EZCorp and to call them at XXXX to stop it. I told him I had never heard of someone getting a heads up call for a subpoena and asked if he actually worked XXXX and he said yes. Well, I called the # and got a " XXXX XXXX " with verification who said this was for a lawsuit from a loan they say I got on XXXX XXXX, 2010 (I did not get XXXX then, possibly a year to 6 months before but I know for sure I did not get XXXX during that time or since that time. Either way they said they were in contact with a list of people as references, My father, my brother, to name a few, to get this handled and have been unsuccessful. I was transferred to a female named XXXX and then back over to a XXXX. He was giving me my person information including last XXXX of social and my entire drivers license #. I told him I did n't recognize EZCorp as a loan, and especially on that date. And he tried to say I was lying because someone went in there with my ID and got the loan and now I supposedly owe thousands and they are going to have my drivers license suspended and he repeated my actual drivers license # off to me. I told him I did n't think they were legit and I was not paying for something I did n't sign up for. He said he would see me in court so I hung up. I did n't even think to tell him that the State of Texas statute of limitations on debt is 4 years, which this would be past then for sure. This is n't the first time I have heard of this from EZCorp people telling me this and I keep telling them to send me proof and they tell me to quit playing games and that they know what " I did ". Even still, I google searched this found the CFPB reached a settlement with them for saying

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

EZCORP, Inc.

TX

765XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/15/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1787983

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/16/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

these same types of statements. I would have thought with the settlement, they would stop but it is still continuing. I also was n't contacted to sign up on the plaintiffs with CFPB so why would this EZCorp still be contacting me?

I applied for a payday loan on XXXX/XXXX/XXXX my plans were to pay this loan off asap because of high interest. Due to death in family I was not able to do this. I finally received my tax refund and immediately went to Ace Cash Express, INC at XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX, NM XXXX. On XXXX/XXXX/XXXX at XXXX I went to pay my payday loan in full. I had set up auto debit for repayment of the loan. When I spoke to XXXX on XXXX/XXXX/XXXX she stated that my balance was {\$180.00} XXXX stated they processed my auto debit but that it had not posted yet so XXXX gave me a paid off balance of {\$140.00}. I paid the {\$140.00} in full to avoid any other fees charges interest, etc. I get a call on the weekend of XX/XX/XXXX saying I still owe {\$48.00} and some change. I spoke to XXXX I explained that I was in there office and paid my balance in full. XXXX then says no you still owe one more payment. Not once could any clerk including mgr. admit they made a mistake or prove to me that I still owned one more payment. I asked for a detailed statement so I could do the math and figure out what I did or did not owe. No one including the manager could provided me with a detailed statement show what my beginning balance was minus each payment I made up onto the day of XXXX/XXXX/XXXX that I went in and paid my balance in full. To this day I have no ideal what I really owe Ace Cash all I am suppose to do is believe that the amount they make me pay is correct. I would like this company to prove to me what I borrowed what they charged me in interest minus what I paid and no one there would provide me with any type of a statement they refused saying they do n't do that. How can I as a consumer know what I owe someone without any type of statement. I also spoke to the Manager XXXX XXXX and he also could not provide me any type of proof. On XXXX/XXXX/XXXX I made

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

NM

871XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1789185

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/10/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

another payment of {\$45.00} just because they told me I had to they would not provide any proof I owned any more money. We as consumers are suppose to just pay something because they tell us to as far as I knew I paid my balance in full on XXXX/XXXX/XXXX. How do I get a statement from this company so I can figure out if they over charged me or I paid what was due. Again they will not provided me with this documentation. Any bank, credit card, etc. ALWAYS provides a statement WHY? do these payday loan companies not do the same. Please help I want to know I was not overcharged especially when I walk into a company in good faith to pay what I owe in full. Then I get a call saying I still owe. I paid a total of the following : I borrowed {\$250.00}, I paid 7 payments of {\$45.00} including the additional payment they charged me on XXXX/XXXX/XXXX after as far as I knew I was already paid in full on XXXX/XXXX/XXXX for a total of {\$310.00} now and no one in that office could help me figure out that yes I did own another payment. This is not right these companies should be required to provide statements show what was borrowed what was paid interest charged should all equal out to a XXXX balance. I still feel I did not owe them any more money. Could you please contact this company and get me some type of statement so I may have peace of mind. I feel I was ripped off. I expect a company to know how to handle a transaction especially when I 'm paying off an account in full. Please help me get a statement so I may have peace of mind that I did owe another payment. Why can a company like this get away without providing a statement so we know exactly what we owe. I thank you in advance for some type of resolution. Thank you.

I applied for the Personal Loan two times and I was denied without getting the reason from the lender. It is the " Borrowersfirst ", who asked to provide all the verifications, and signed XXXX, then never called or sent any letter or email regarding the status of the applications.

I have a feeling that these people are getting our confidential information and not

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BorrowersFirst, Inc.

CA

910XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/12/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1782287

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/10/2016

Payday loan

Payday loan

01/21/2016

Payday loan

Payday loan

02/01/2016

Payday loan

Payday loan

02/01/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

helping us, but, who knows maybe will do bad thing to our credit.

A loan worker calls me two to three times a day and leaves voice mails now they called my work to verify employment for wage garnishment. I have never received a judgment or an letter for garnishment. They have drove to my house and came up the drive they have called me several times a day and have contacted my employer under no legal grounds and are now making threatening phone calls to me I am feeling harassed and I never applied for a loan with this company they sent me a check in the mail.

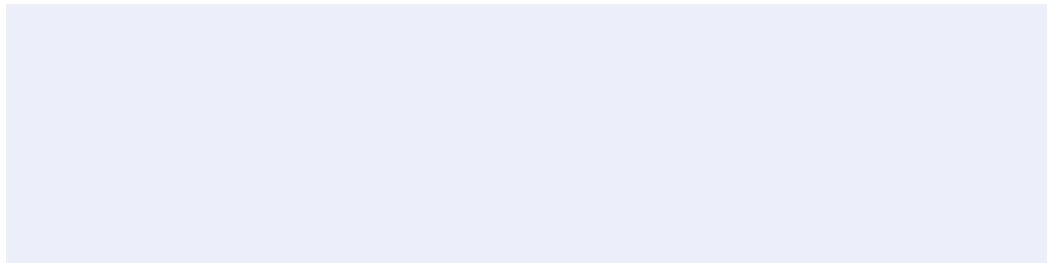
not sure what the debt is for have n't talked to any XXXX someone named XXXX XXXX is calling my cell phone and family members threatening me and my family members that a citation will be issued and served. he states I can stop the process if I pay restitution. the company he says he is calling from is wise law offices? but when return phone calls it goes to a answer machine ph # he leaves is XXXX ex XXXX calls from XXXX

Lender made an unauthorized hard credit inquiry and will not remove it.

This company has been calling me for the past month asking that I pay {\$1100.00} between XXXX " Payday Loans ". I have never seen these, nor did I take them out. I have only had XXXX Payday Loan that I 've taken out and had past due - I paid this in XXXX and have since contacted that collector for documentation. They advised I file a complaint with the FTC and DA. This new, fraudulent, company is asking for {\$510.00} to pay the " original creditor : XXXX XXXX " for a date of " XXXX/XXXX/XXXX ". They also want {\$640.00} to pay the " original creditor : XXXX XXXX " for a date of " XXXX/XXXX/XXXX ". This is FRAUDULENT. I do n't know these companies, nor did I take out what they say are these " Payday Loans ". I 've had fraud on my identity and my bank accounts over the past few years, this now included. I want them to be looked into and to cease and desist so that they do n't try and con any other people!

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Regional Management Corp.

OK

735XX

Web

Bronstein & Weiss Arbitration

FL

346XX

Web

Servicemember

Community Choice Financial, Inc.

CA

926XX

Web

High Point Asset Inc

CA

928XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/12/2016	Closed with non-monetary relief	Yes	No
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Consent provided	02/23/2016	Untimely response	No	
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Consent provided	02/01/2016	Closed with explanation	Yes	No
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Consent provided	02/01/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1780972

1752118

1767463

1767926

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/05/2016

Payday loan

Payday loan

02/11/2016

Payday loan

Payday loan

02/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

they do n't try and con any other people!

The purpose of this complaint is based on a rejected loan application to the following : THE CASH STORE - # XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, Texas XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TEXAS XXXX Application was completed in person on XXXX XXXX XXXX at XXXX and was rejected.

Previous application was submitted on XXXX XXXX XXXX and was rejected.

Demographics for the applicant are the following : XXXX Veteran, XXXX XXXX income only XXXX, over XXXX, no XXXX.

I have been paying {\$180.00} a month through direct debit withdrawal from my checking account for several months on a {\$600.00} loan. The {\$180.00} a month was an " Extension " that I thought was installments to satisfy the original loan. This company has received {\$2000.00} in fees on a {\$600.00} loan and I still have a balance due. They did send me a contract that I agreed to in haste and did not clearly understand. Although I understand payday loans, how is it fair business to charge this amount on a {\$600.00} loan? This equates to over 300 % interest in just an extension fee??? There should be a cap on what they can charge you for fees.. {\$180.00} a month as an " Extension Fee "!! XXXX

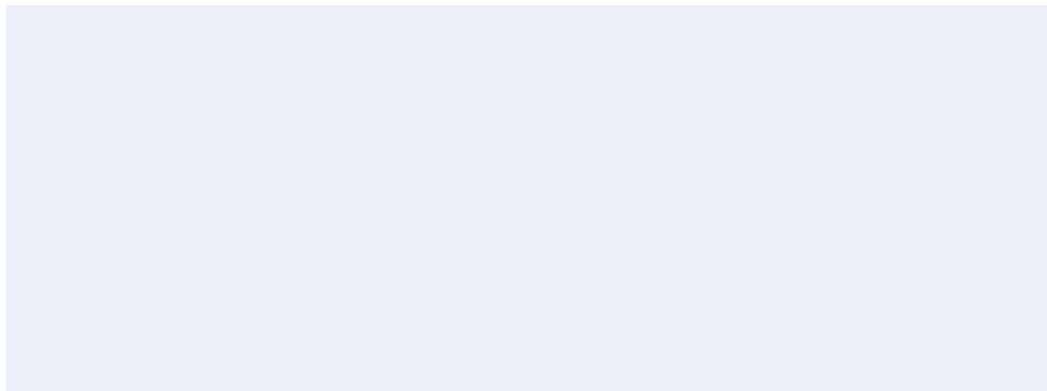
For the last three months I have been harassed by Portfolio Recovery Associates alleging that I owe a payday loan from XXXX. I have no knowledge, no paperwork, no site information or no loan number of this payday loan they allege in the amount of {\$300.00}. Secondly, the statute of limitations has expired in California for them to collect on this " alleged " debt. I have sent them a cease and desist letter, yet they keep calling my home and my daughter 's cell phone. Apparently the lawsuit executed by CFPB against them has not worked as they are still using false and erroneous information and threat tactics (they threatened me over the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cottonwood Financial Ltd.	TX	782XX	Web	Servicemember
Zarvad III S.A.	NV	891XX	Web	Servicemember
Portfolio Recovery Associates, Inc.	CA	956XX	Web	Older American, Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/05/2016	Closed with explanation	Yes	No
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Consent provided	02/11/2016	Closed with explanation	Yes	No
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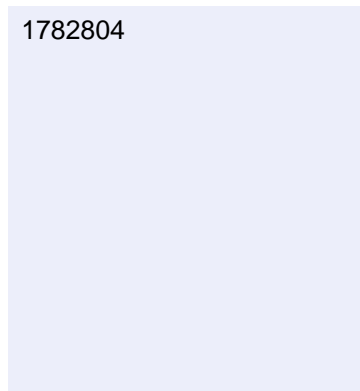
Consent provided	02/09/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1774984



1782804

1775984

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/27/2016

Payday loan

Payday loan

01/28/2016

Payday loan

Payday loan

02/23/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Applied for loan/did not receive money

Applied for loan/did not receive money

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

false and erroneous information and threat tactics (they threatened me over the phone with a " warrant ") to get money that they can not even prove that I owe. And even if I did owe it, (I 'm not saying that I did owe it), the statute of limitations to collect on debts in California is 4 years. We also declared Chapter XXXX bankruptcy in XXXX, which was discharged XXXX/XXXX/XXXX.

Clarity Services inc. called my cell phone and my job and said I requested a payday loan. I spoke with them directly on XXXX/XXXX/16 and told them I never applied for this loan. I was notified by my credit monitoring service that I had a new credit inquiry on my report. I never applied nor authorized any from this company to run my credit.

I was getting a mail information to get a loan, and I was applying for that, but I changed my mind due to high APR. i never received any money, but they were keep calling me at home and on my cellphones and every time i was trying to pick it up, it gets cut off. I find out that the person who was applying was using my name as an email XXXXXXXXXXXX which was not my email address.

On Sunday XXXX XXXX, 2016 I was called by Cash Central in XXXX, Utah, a company I 've never heard of. The caller, a woman named XXXX, said that she was following up on an lending inquiry I had made online. I repeatedly told her that I never made any inquiry and I repeatedly asked how and where she got my name and number. She would not answer. I asked for a supervisor and was connected with a woman named XXXX. I told her that I had never contacted or even heard of Cash Central ever in my life and I demanded to know where and how they got my information. She would not tell me. The next day, Monday XXXX XXXX, 2016, I received an alert from my credit monitoring company XXXX XXXX, informing me that XXXX credit reports were taken out on me today : XXXX from Cash Central and XXXX from XXXX XXXX XXXX. I have not applied for any service from either of these companies ever and I want to know who is doing so in my name. I have

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Clarity Services

CA

917XX

Web

Risecredit, LLC

CA

912XX

Web

Community Choice Financial, Inc.

TX

752XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/02/2016	Closed with explanation	Yes	No
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Consent provided	01/29/2016	Closed with explanation	Yes	No
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Consent provided	02/23/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1760258

1761694

1798989

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/03/2016

Payday loan

Payday loan

02/12/2016

Payday loan

Payday loan

02/17/2016

Payday loan

Payday loan

02/09/2016

Payday loan

Payday loan

02/13/2016

Payday loan

Payday loan

02/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

filed a XXXX XXXX XXXX with XXXX on Monday, XXXX XXXX, 2016.

I finally spoke to a live person at the company and explained to them when I would make my payment. Shortly after we spoke, I continue getting their unwanted computer generated calls. After my answering service picks up the calls, the company hangs up and continue calling my number at least 6 times a day.

My husband and I applied for a loan while we were in a very tough spot -- ha had been laid off and we needed to pay our car while he was between jobs Green Trust Cash XXXX XXXX XXXX, MT XXXX Customer Service at Green Trust Cash Phone : (XXXX) XXXX Fax : (XXXX) XXXX E mail : XXXXXXXXXXXXX Approved us for a loan. the interest rate was at about 150 % which we were not aware of at the time. We thought we would be able to pay it back quickly. We have been paying faithfully since XXXX/XXXX/2015 and still have almost the same mount due (we have paid a total of XXXX for a loan of XXXX and still have a payoff amount of {\$400.00} as of today)

I had a loan back in XXXX with first Virginia loans. The loan has been paid off in full with bank statements for proof. Well as of XXXX they are saying my loan is in default and I have n't made any payments.

I took out a XXXX payday loan from Castle pay day. They are charging a XXXX finders fee for this loan every month. I have to pay something on the principle plus finders fee. The rate is somewhere around 575 %. is this legal

Offered XXXX loan, after paying XXXX over a four month period was told I had contributed XXXX dollars to the principal and now I owe over XXXX. Loanme.com I was told the finance charges accumulate every day and that the payments alternate one month you only pay interest one month you pay interest plus a dollar towards the principal amount the interest is about 95 %.

I obtained a pay day loan from XXXX/XXXX/XXXX from Money Mart. The online application asked how often I was paid to indicate my repayment date. My next

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

923XX

Web

Green Trust Cash, LLC

GA

303XX

Web

Community Choice Financial, Inc.

VA

235XX

Web

Big Picture Loans, LLC

LA

711XX

Web

Older American

Bliksum, LLC

CA

911XX

Web

DFC Global Corp

CA

956XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/03/2016	Closed with explanation	Yes	No
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Consent provided	02/12/2016	Closed with monetary relief	Yes	No
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Consent provided	02/22/2016	Closed with explanation	Yes	No
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Consent provided	02/09/2016	Closed with explanation	No	No
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Consent provided	02/18/2016	Closed with explanation	Yes	Yes
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Consent provided	02/27/2016	Closed with monetary relief	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1770944

1785636

1791980

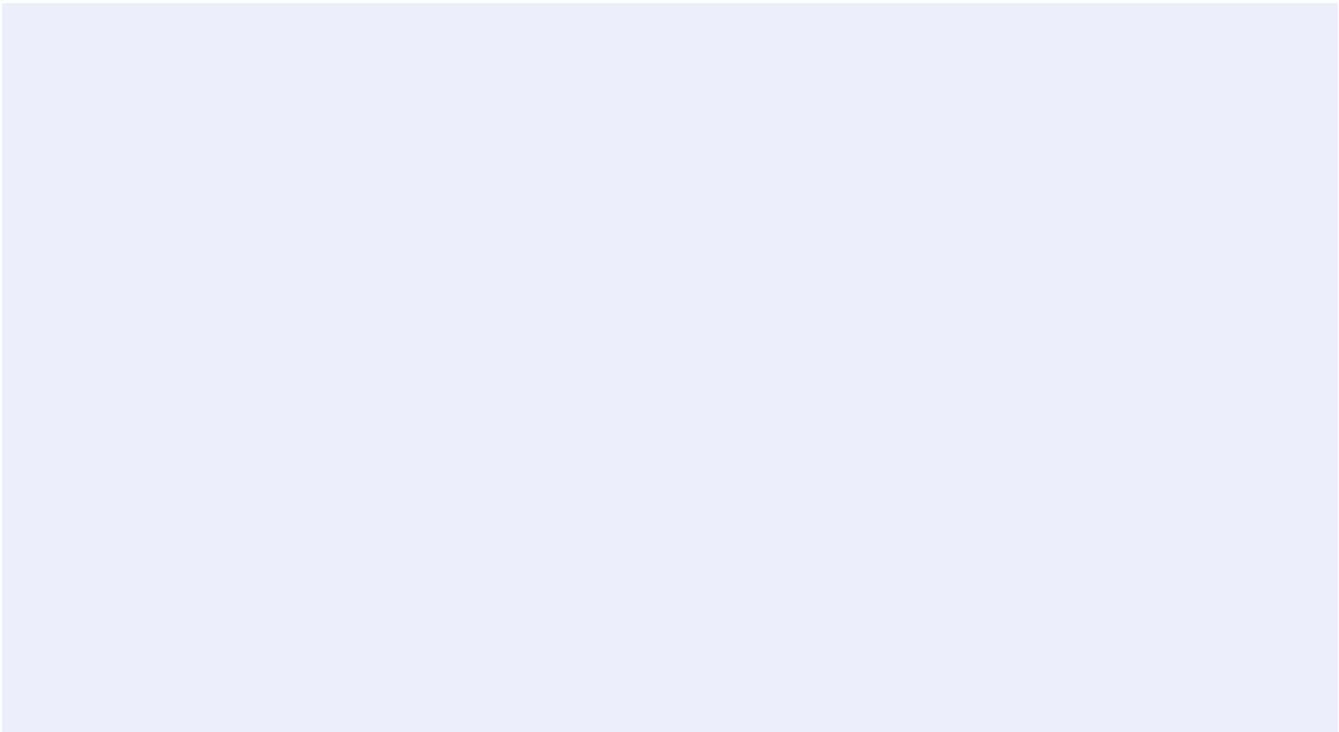
1779777

1786687

1806915

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



02/27/2016

Payday loan

Payday loan

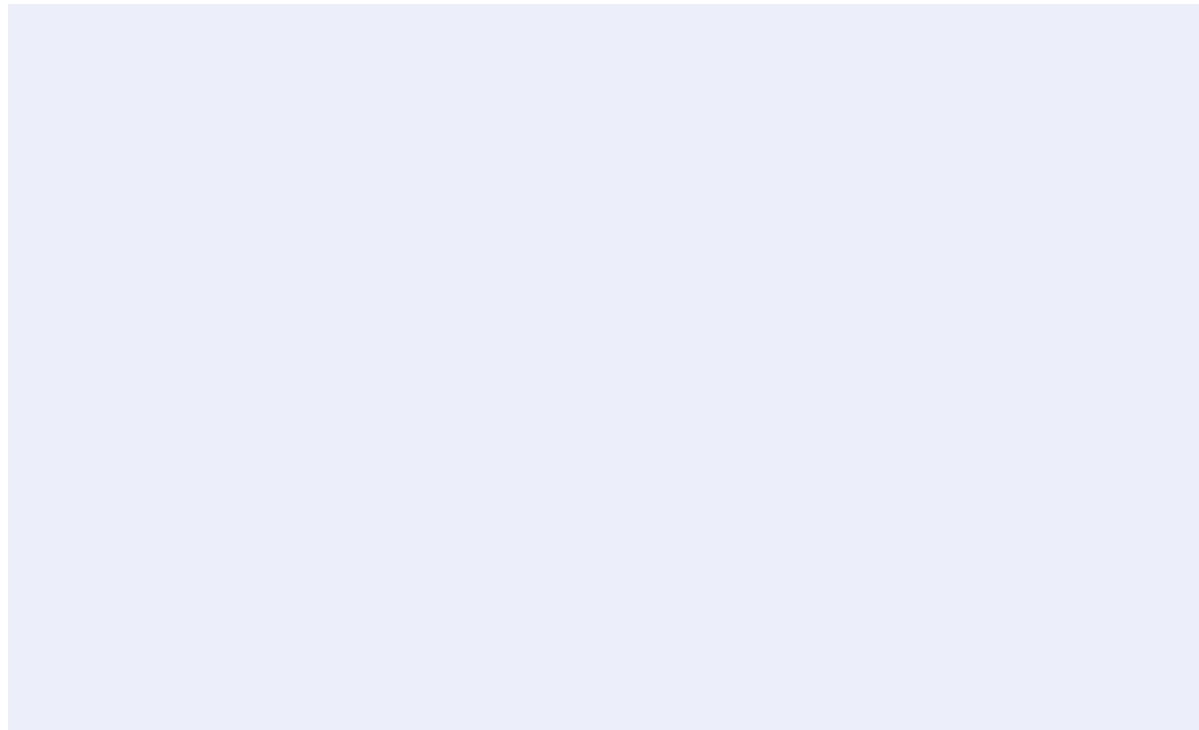
03/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

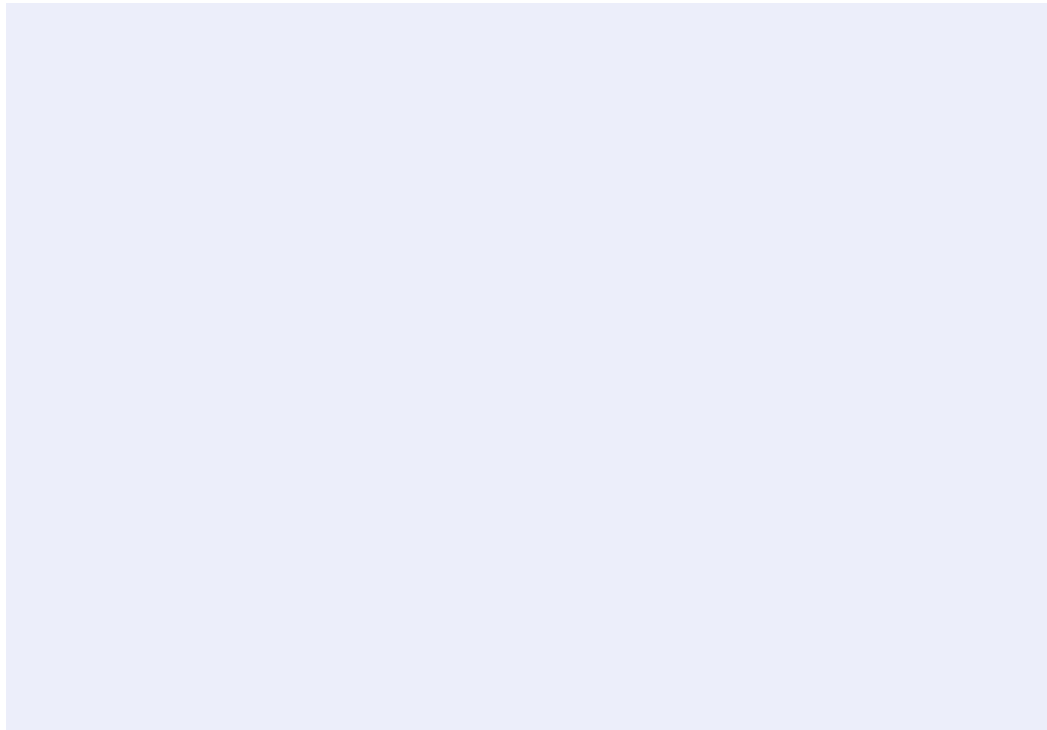
application asked how often I was paid to indicate my repayment date. My next payday was XXXX/XXXX/XXXX and money mart pulled the funds from my account on XXXX/XXXX/XXXX causing XXXX overdraft charges in the amount of {\$70.00} total and return check fees on my money mart account. I have since had that payment reversed as I should not be impacted as a consumer because there is a glitch in their system. I spoke to Money Mart 's online department many times and requested for a supervisor to return my call. I have yet to hear from a supervisor. I have received mutiple autodialer calls from money mart daily from multiple phone numbers to collect the debt. I have let Money Mart know my intention to file claim with CFPB and requested no additional autodialer calls and I was told I would have to send cease & desist to their support department. I advised that I wanted my cell consent to be removed and they declined to stop the calls. I have answered some of the calls requesting to speak to a supervisor and have been sent to a line that just rings and rings. My account has been documented by the online department of my dispute and that this was a glitch in their system that it still processed my repayment without recognizing my next payday.

I took out a loan and it was due on a Friday. They called me on Wednesday and told them I would be there on Friday between XXXX-XXXX. They called me at XXXX XXXX. on Friday morning. I told them the same thing. They called again at XXXX XXXX. to 'make sure I was still coming in. " When I took out another loan, I fell behind in the payments. The phone calls then increased. I got over 15 calls a day from them. I was in a meeting one morning and when I could n't answer the phone, they called 8 times back to back. I then began getting calls from them and they would hang up as soon as I answered. I filed a complaint with the TN Dept of Financial Institutions.

I have gotten a with Radiant Cash for {\$400.00} XX/XX/XXXX. I pay {\$47.00}

Payday Loan Complaints with Consumer Complaint Narratives

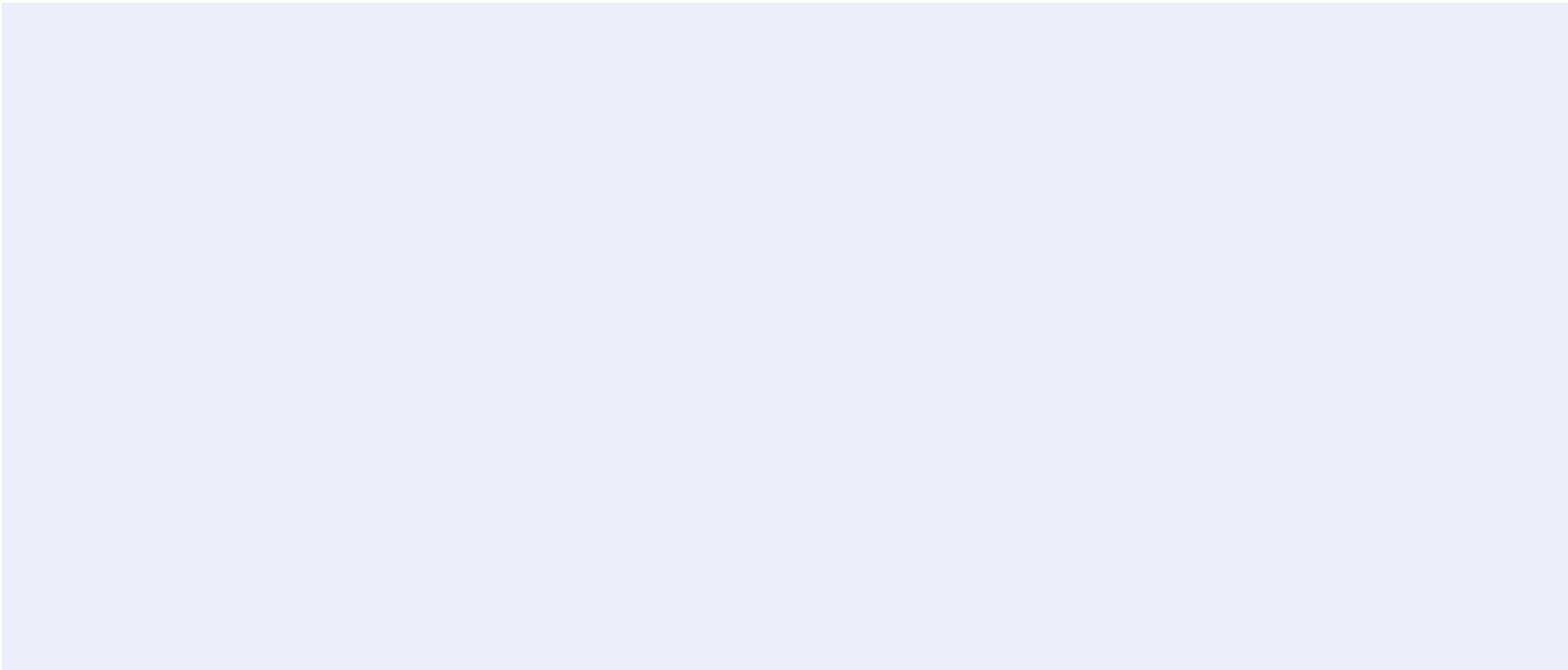
Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Community Choice Financial, Inc.

TN

373XX

Web

LDF Holdings, LLC

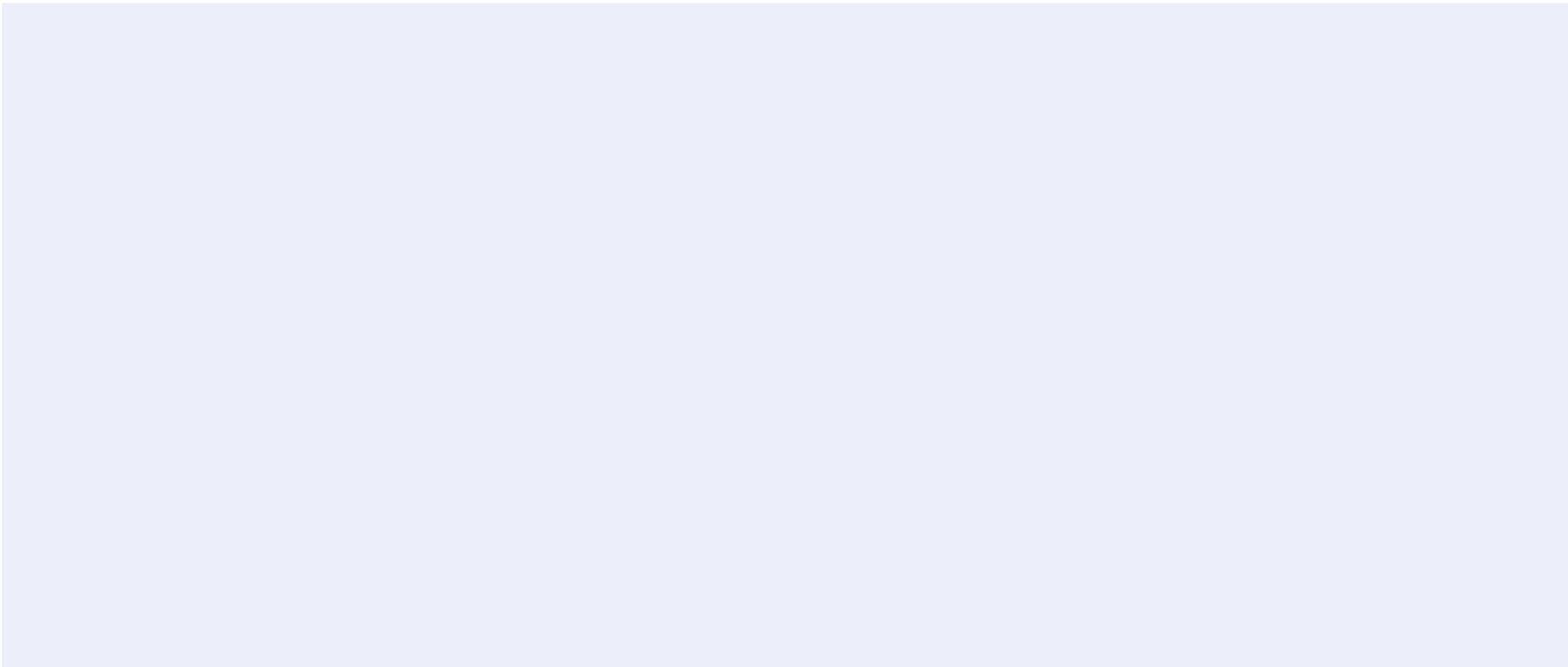
IL

604XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

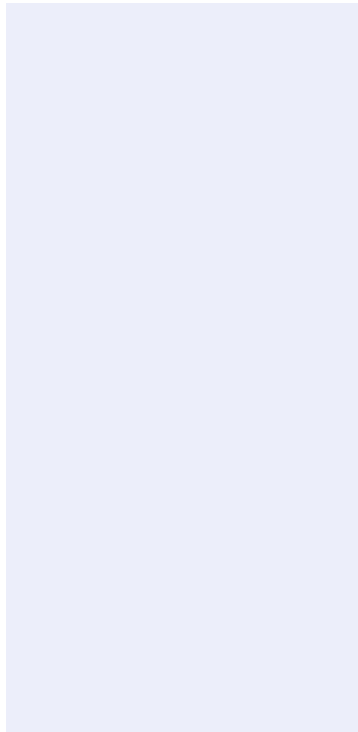


Consent provided	03/30/2016	Closed with explanation	Yes	No
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Consent provided	03/11/2016	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

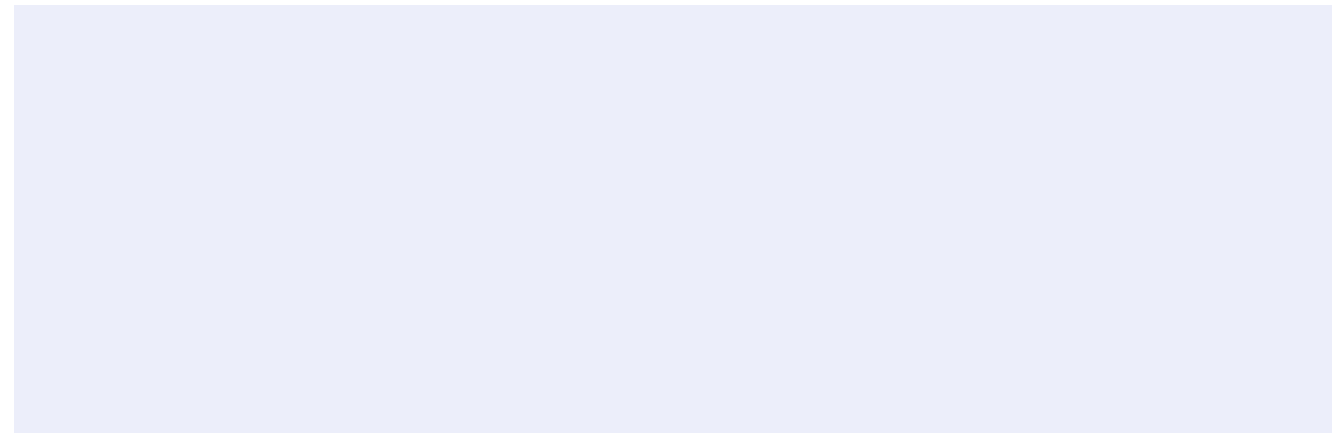


1807561

1815010

Payday Loan Complaints with Consumer Complaint Narratives

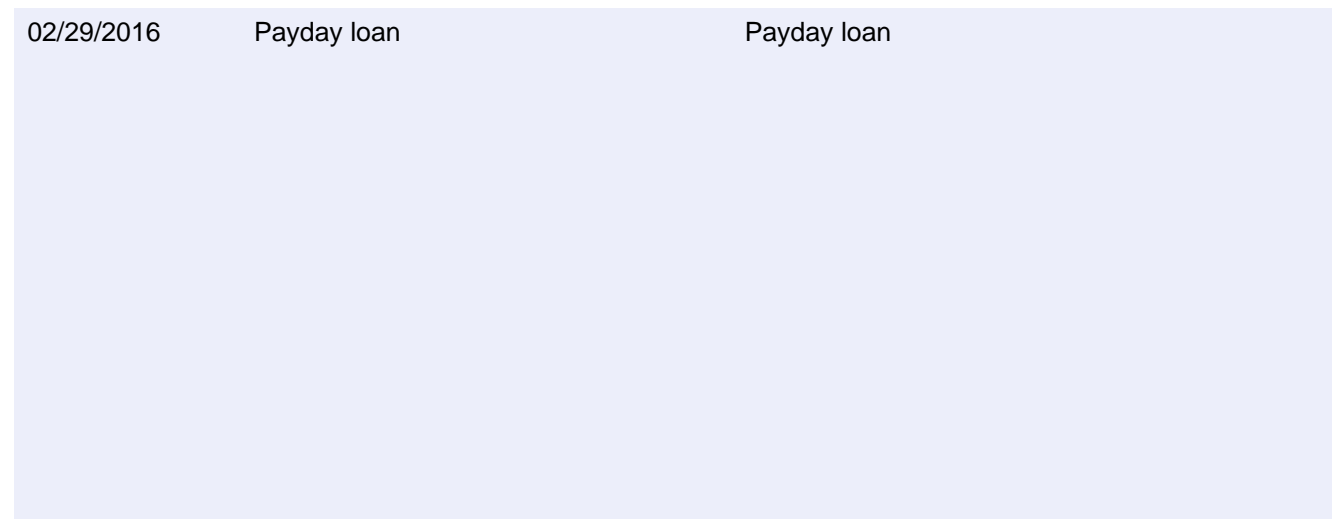
Based on Consumer Complaints



02/29/2016

Payday loan

Payday loan



02/29/2016

Payday loan

Payday loan

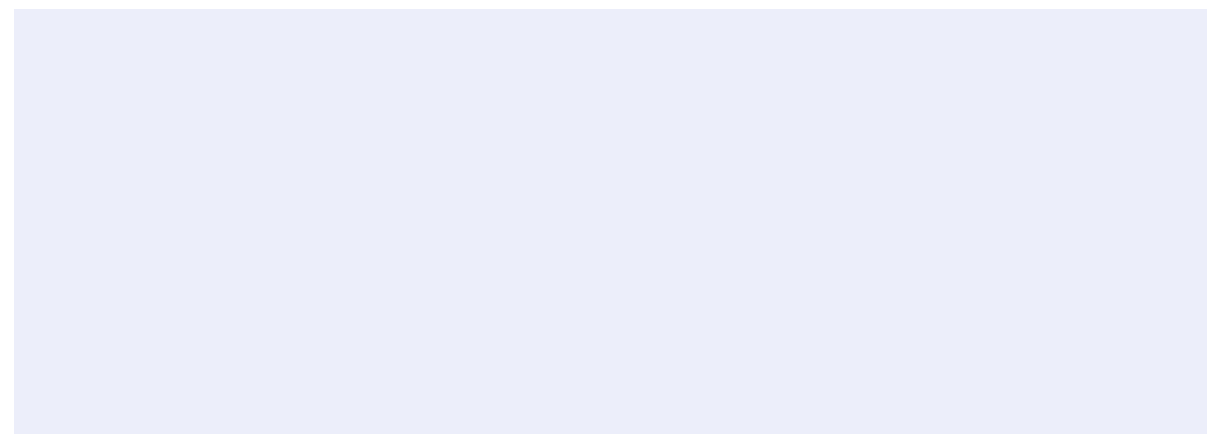
02/24/2016

Payday loan

Payday loan

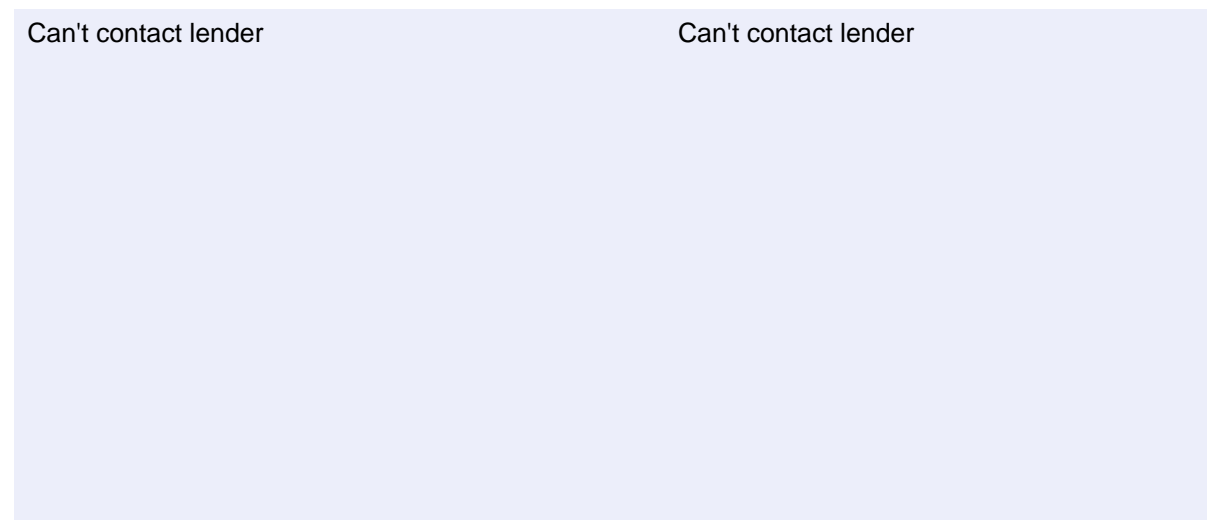
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for



Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

every week. I had miss only one which is back of this loan. I had emailed customer service on a payoff amount. They emailed me back with {\$350.00}. I really do n't think my payoff is this amount. I had made close to over {\$600.00} to them which they already made a profit on me. The loan goes to XX/XX/XXXX. How can a payoff be this? They claim the high interest. This loan should be less than {\$200.00} for a payoff. They are ripping us consumers off. I will never go and get any payday or cash advances again in my entire life. I need you to help me if you can. My loan started XXXX/XXXX/XXXX and that was first payment and the last payment is XXXX XXXX XXXX. Loan Id. XXXX. I want to pay these people off but what they are telling me a what I still owe, no way.

They keep calling and harassing me and my extended family, bt never mail any proof of anything. Just keep saying they are going to arrest me and take me to court

Leader Cashnetusa will not stop contacting my employer and have been advised in writing two times that it is prohibited by my employer and to stop calling my work. They have there reason to know in writing that my employer prohibits these calls. It was required by them to provide a work phone number to process my application so I did so. They are contacting my employer XXXX 3 times a day.In addition they contact me non stop several times a day. My work requires the phone to be emergency or non emergency calls and again is prohibited from being used for personal calls.

I have also told them that if they continue I will file a complainant with FTC and file a suit with FDCPA. I hope this is the start and end of all far it needs to be taken for them to stop contacting my work. Thanks You in advance for trying to resolve the issue.

I 'm receiving calls from D2 management at XXXX out of South Carolina. I have asked for them to send a verification of debt and they refuse. They have

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

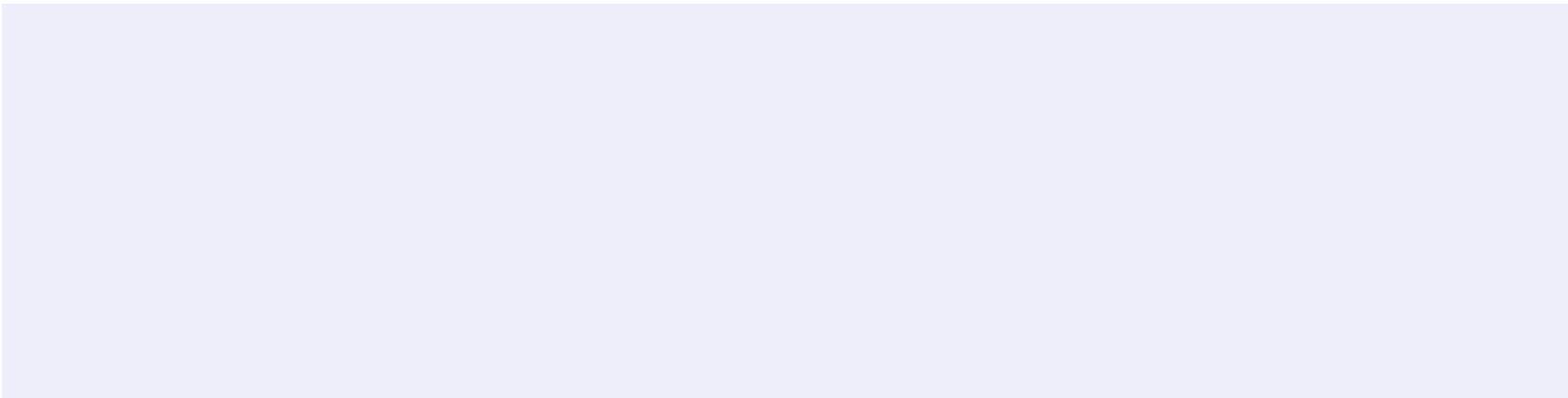
public response

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Portfolio Recovery Associates, Inc.	CT	068XX	Web
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Enova International, Inc.	OH	436XX	Web
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D2 Management LLC	AZ	852XX	Web
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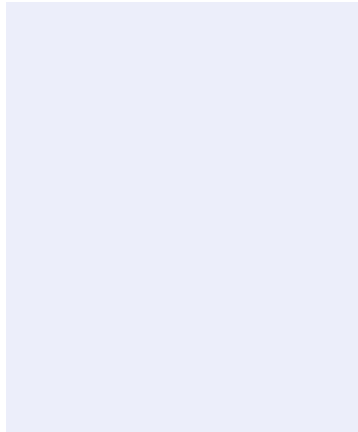
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

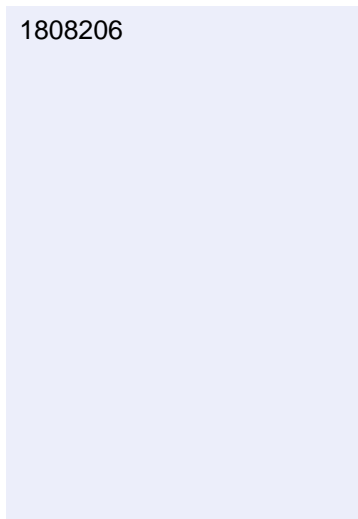
Consent provided	03/02/2016	Closed with non-monetary relief	Yes	No
Consent provided	02/29/2016	Closed with explanation	Yes	No
Consent provided	04/08/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1808857



1808206

1803351

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/19/2016

Payday loan

Payday loan

02/24/2016

Payday loan

Payday loan

03/09/2016

Payday loan

Payday loan

03/10/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

threatened to sue me and they wont stop calling me after I gave them a verbal cease and deist. They also hang up on me immediately after my request.

I took out a payday loan and went on payments. When first payment was due I was unable to make the payment. I contacted the institution and told them I had XXXX and was short on cash due to being out of work and unable to make the payment. I was told they would submit the check to my bank and once it was returned I could call and make payment arrangements. So that check was presented to my bank, returned nsf (charged fees) and then I called and made payment arrangements. They accepted a payment arrangement from me for XX/XX/2016 on my next payday. On that date, they ran my check through again and my bank cleared it with nsf fees. I do n't think it 's lawful that after accepting a payment arrangement from me that they could run my ck through for full payment. They never disclosed to me when I made the payment arrangement that they would run my check though on my next payday. They had accepted a payment arrangement from me and turned around and resubmitted my check, now my acct negative and I am unable to pay my utilities.

The company is calling harassing me about a loan I know nothing about. They threatened to contact my job

Check N Go continuously withdrawals from my account without permission

I have always paid on time and when I am going to pay late, I call the office and go in to fill out a form. My payment was due XXXX XXXX which was on a Saturday and they are no longer open on Saturdays. I went in to the office on Monday, XXXX XXXX to fill out a form and let them know that I was going to be late paying. On Wednesday, XXXX XXXX, someone came to my house and left a letter that they came by trying to get in contact with me. I spoke to someone from the office and no one can explain to me why this happened.They also took an unauthorized payment from me in XXXX.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Main Street Personal Finance

IN

466XX

Web

Rosen Management Services Inc.

MO

631XX

Web

CNG Financial Corporation

MO

631XX

Web

TMX Finance LLC

GA

300XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/19/2016	Closed with explanation	No	No
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Consent provided	02/29/2016	Closed	Yes	No
Consent provided	03/09/2016	Closed with explanation	Yes	No
Consent provided	03/11/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1795210

1802495

1824537

1825209

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/04/2016

Payday loan

Payday loan

03/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payment from me in XXXX.

Cashnet USA keeps debiting my Savings Account and causing me undue hardship because everytime they do that it cost me {\$30.00} ; They initially charged me {\$220.00} and now they want another {\$220.00} ; they keep playing games and having different people call me to make verbal arrangements ; they sent me an e-mail with an offer and I sent them a counter ; then they sent another person to call me to record me but, I did n't make a verbal agreement. I have the documentation to substantiate my complaint. They keep changing the payment arrangements and due dates to keep me paying them longer and more money

I filed a CFPB complaint # [Case number : XXXX] against Speedy Cash.

*****My requests were simple : 1) for them to remove the excessive, multi compounded interest and fees - especially after I was misinformed and mistreated when attempting to go end center near closing to asking for a reduced, fair payoff so that I could resolve this issue.

2) I tried to explain that I was a XXXX and now in extended homeless location for safekeeping and for business and personal advocacy assistance. This is the ONLY matter where I have not gotten fair treatment or response.

3) I want a low, fair pay off minus excessive compounded fees -especially when I have asked for a pay off in person.

4) Speedy Cash rather rushed and sold the file to some outfit called XXXX XXXX XXXX XXXX to avoid mailing me a simple, payoff less all those monstrous, unfair fees given my personal and now medical hardship that I attempted to verify regarding a recent very extensive and expensive XXXX. In good faith, I have tried to get help. I now need the CFPB to assist me toward a DEMAND for low affordable payoff IN WRITING from Speedy cash. I also want to combine this complaint against XXXX XXXX XXXX XXXX XXXX XXXX, KS XXXX ref file #

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

MD

209XX

Web

Servicemember

Speedy Cash Holdings

TX

762XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/04/2016	Closed with explanation	Yes	No
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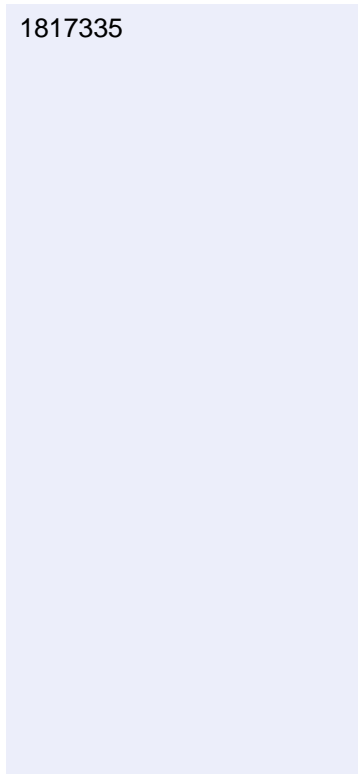
Consent provided	03/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



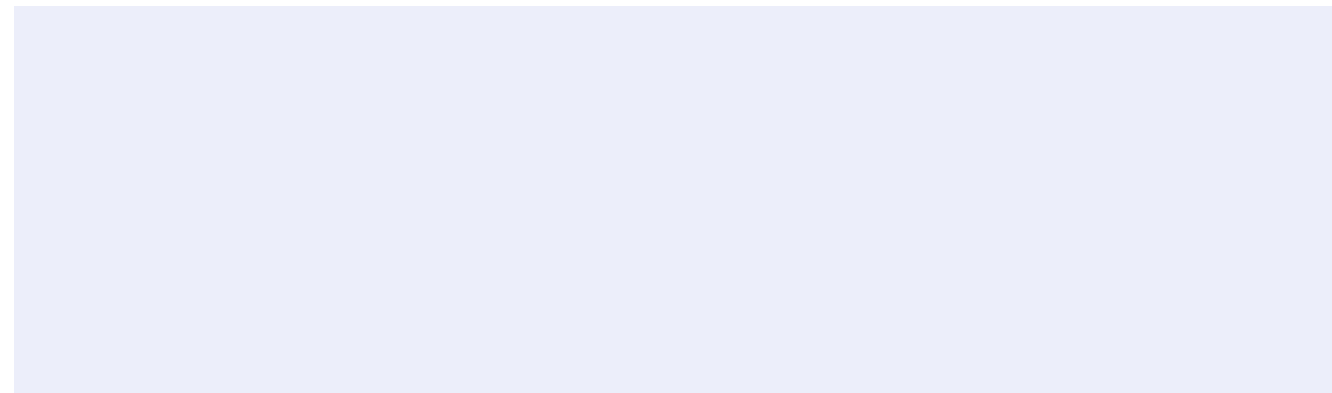
1817120



1817335

Payday Loan Complaints with Consumer Complaint Narratives

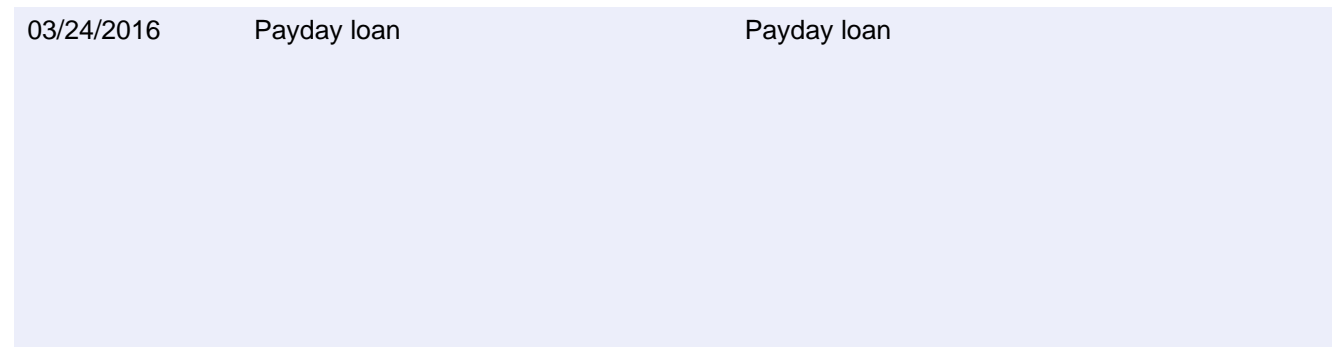
Based on Consumer Complaints



03/04/2016

Payday loan

Payday loan



03/24/2016

Payday loan

Payday loan

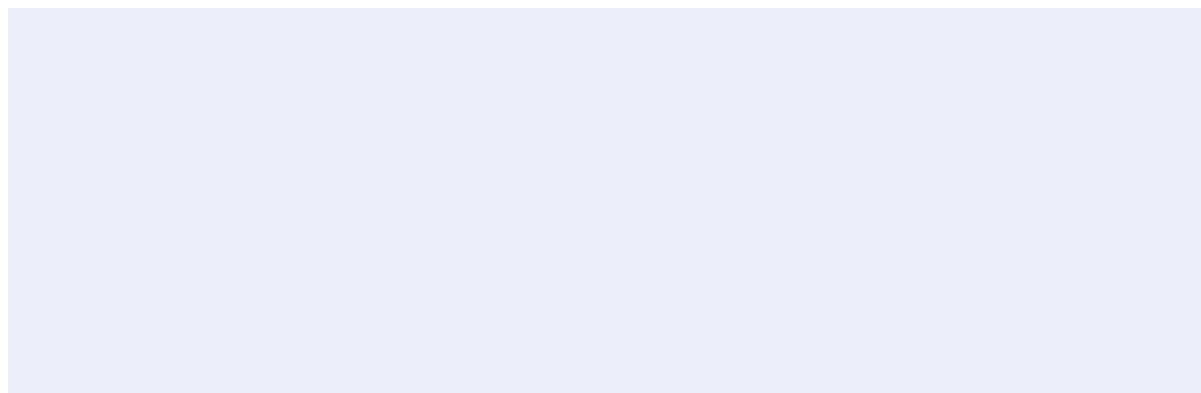
03/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

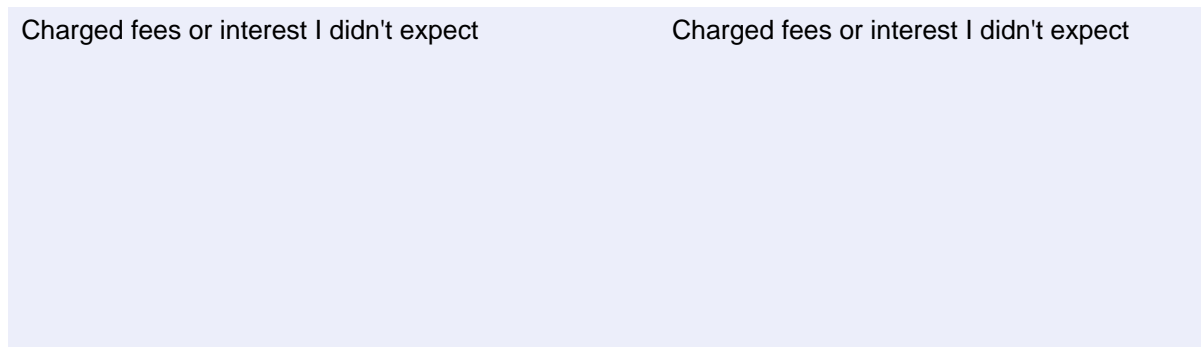


Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX.

5) I am demanding that Speedy Cash retrieve the file, send a low, fair, affordable, payoff IN WRITING and not by phone since they are dishonest to conclude this matter. The Speedy cash account information is in the above reference CFPB complaint # [Case number : XXXX] Thank you for helping consumers from the deceitful practices, mistreatment, etc of such outfits. I was and still am distressed with dealing with them and all related issues. I, with my State advocates are now working to resolve this matter. Again, thank you. XXXX XXXX XXXX Tx XXXX

A company called Cash Advance Now sent me an e-mail stating that I applied for a loan and it was approved. They also called my cell phone and my work. When I spoke to them they said I submitted an application online and I did not. They had all my information of where I worked my bank account, address, social everything. I told them I did not apply and I do not want their services. I feel like they were trying to push this on me and I never applied for this.

I got a internet pay day loan for {\$400.00} in XX/XX/XXXX and it charges a finance charge of {\$200.00} per month which is not applied to the loan at all. This was not explained to me. So, I have now paid {\$800.00} in finance charges soon to be {\$1000.00} in XX/XX/XXXX for a {\$400.00} loan and none of the {\$800.00} that I have paid is applied to the loan. In order to payoff I have to pay the {\$400.00} loan amount plus the {\$200.00} finance charge. So, if I had the additional {\$600.00} to pay off now I would be paying a total of {\$1400.00}. The original company was XXXX but now they have changed name to Big Picture Loans.

I have received a loan for XXXX associate with red rock tribal leading for {\$600.00}. I told them over the phone I agree the pay {\$750.00} total with the interest included. I already pay two payment one for (XXXX) and other for (XXXX). which is a total for (XXXX) so far. The payment comes out of my account BI-

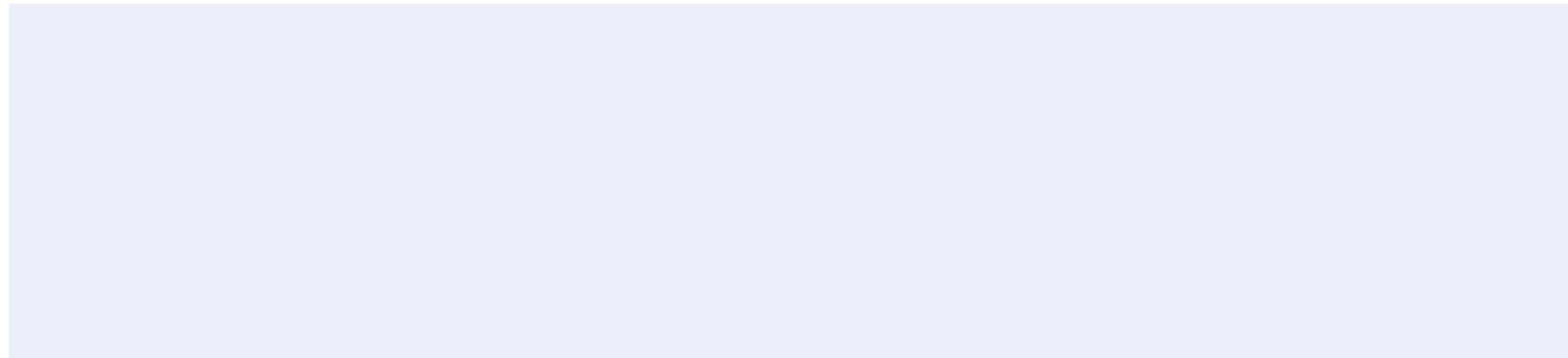
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Smoky Management, LLC

CT

060XX

Web

Big Picture Loans, LLC

KY

405XX

Web

Big Picture Loans, LLC

NC

276XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	04/27/2016	Untimely response	No	
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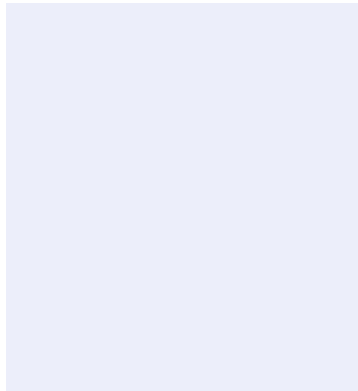
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Consent provided	03/26/2016	Closed with explanation	Yes	No
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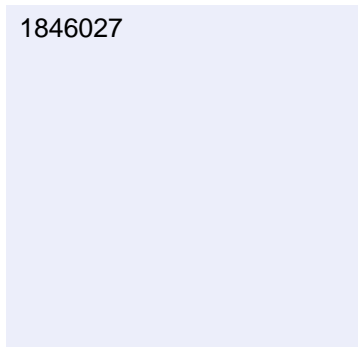
Consent provided	03/22/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1818725



1846027

1840267

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/15/2016

Payday loan

Payday loan

03/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

weekly. I was misleading information fees and total repayment amounts. I found out that I have to pay 5 payment for (XXXX) for the interest charge on the loan before I start to pay on the principle on my loan. I would be paying XXXX total on a {\$600.00} loan which I never agree to. The customer service was difficult to receive help from them. I feel like this is a SCAM and they can not answer my questions and they are very difficult to talk to over that phone. they never stating or implying that the finance fee was a one-time charge instead of an ongoing interest charge.

I took out a loan from Castle Payday, now XXXX XXXX XXXX. On XXXX/XXXX/16 I got approved for a loan for {\$600.00}. It is my understanding that in Minnesota you have to be licensed to lend to residents. To date, I have paid {\$330.00} in fees for a {\$600.00} loan. I do not believe this company is legal to lend in Minnesota. They say they are governed by Tribal laws, but I do n't see how that can apply to someone who is n't living on the reservation.

I was looking up payday loan companies online and came across this payday loan website XXXX and they advised that i can get a payday loan in five minutes. I filled out a ll the info that was asked and was contacted via e-mail by Northern Plains Funding , LLC. Then was contacted by an agent that advised me that i was approved for {\$300.00}. Went through the process of verifying all my info with the agent like my contact info, place of employment and my bank information by calling my bank on 3way with the agent on the phone asking my bank questions to verify that it was my bank account and in good standing.

The agent then advise that she will be e-mailing me the agreement and the way that it was explained to me is that I can make pays of {\$90.00} per pay period or i can just pay the loan off in full, but i was not made aware that i would have to pay {\$2300.00} on a {\$300.00} payday loan i understand that payday loans can have high interest but not that high I have done previous payday loans in the past and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MN

562XX

Web

GVA Holdings, LLC

CA

919XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/15/2016	Closed with explanation	Yes	No
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Consent provided	03/18/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1832862

1833246



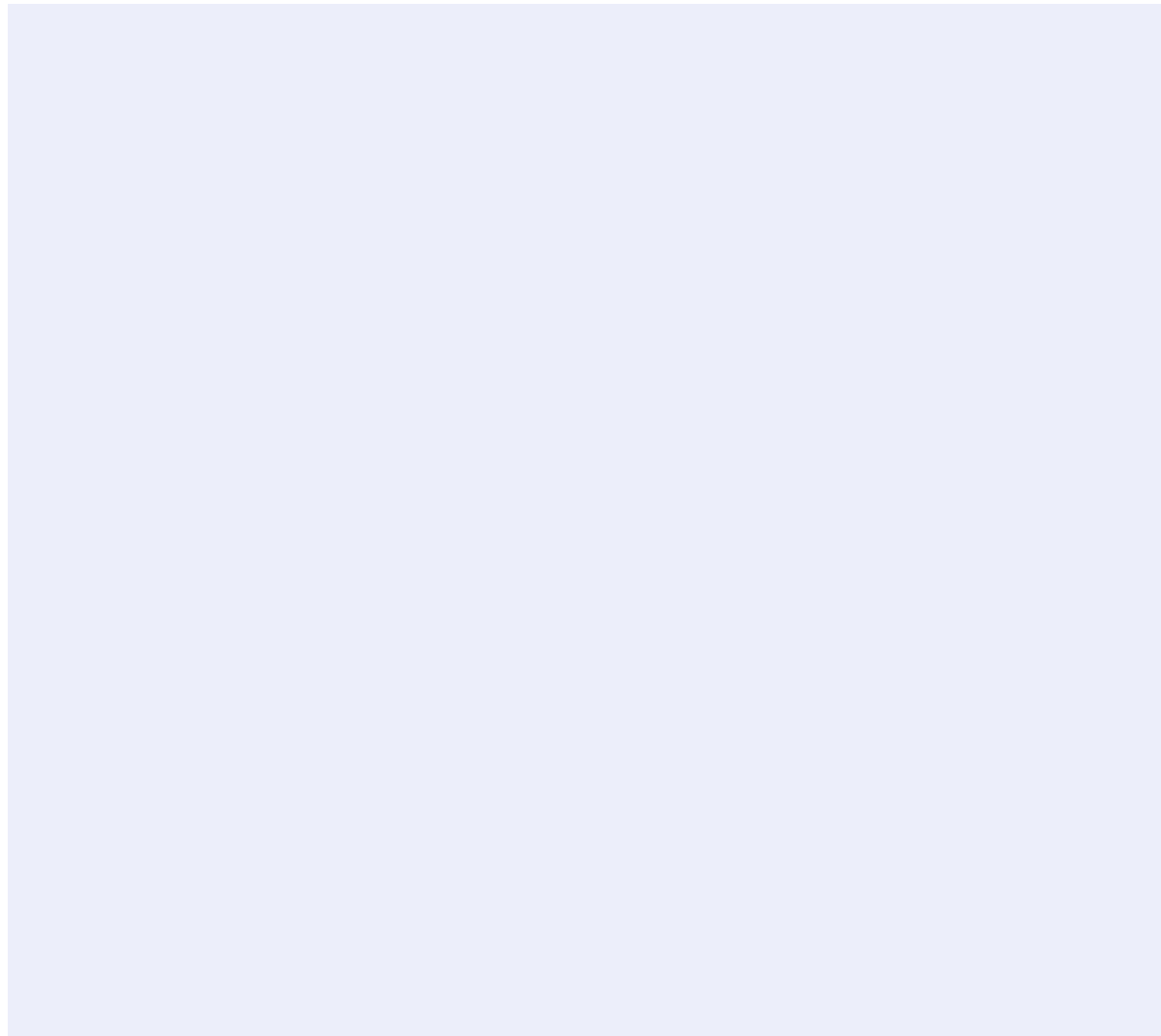
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/02/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

paid nowhere near {\$2300.00} in interest. Once I got the money I looked over the loan in more detail and seen all the interest that was being charged. I then did some digging only to find out that this company do not have any business license in the state of California or in XXXX XXXX county for that matter. I spoke with a agent from DEPARTMENT OF BUSINESS OVERSIGHT and they also tried to look up this company only to find that this company is not licensed to do business in the state of California. I was also advised by the agent that this company is on a XXXX reservation doing buiness, agent then advised me that i will need to file a complaint through Federal Trade Comission sense this company is located on tribal land.

I have only made one payment of {\$90.00} so far to this company thru direct deposit which i sent a e-mail to the company advising them of Revocation of ACH credit and debit no later then XXXX XXXX.

From my understanding per CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT website maximum fee a payday lender can charge is 15 % ofthe face amount of the check (up to a maximum of {\$45.00}). but this company is charging me well over 15 % and well over the maximum of {\$45.00}.

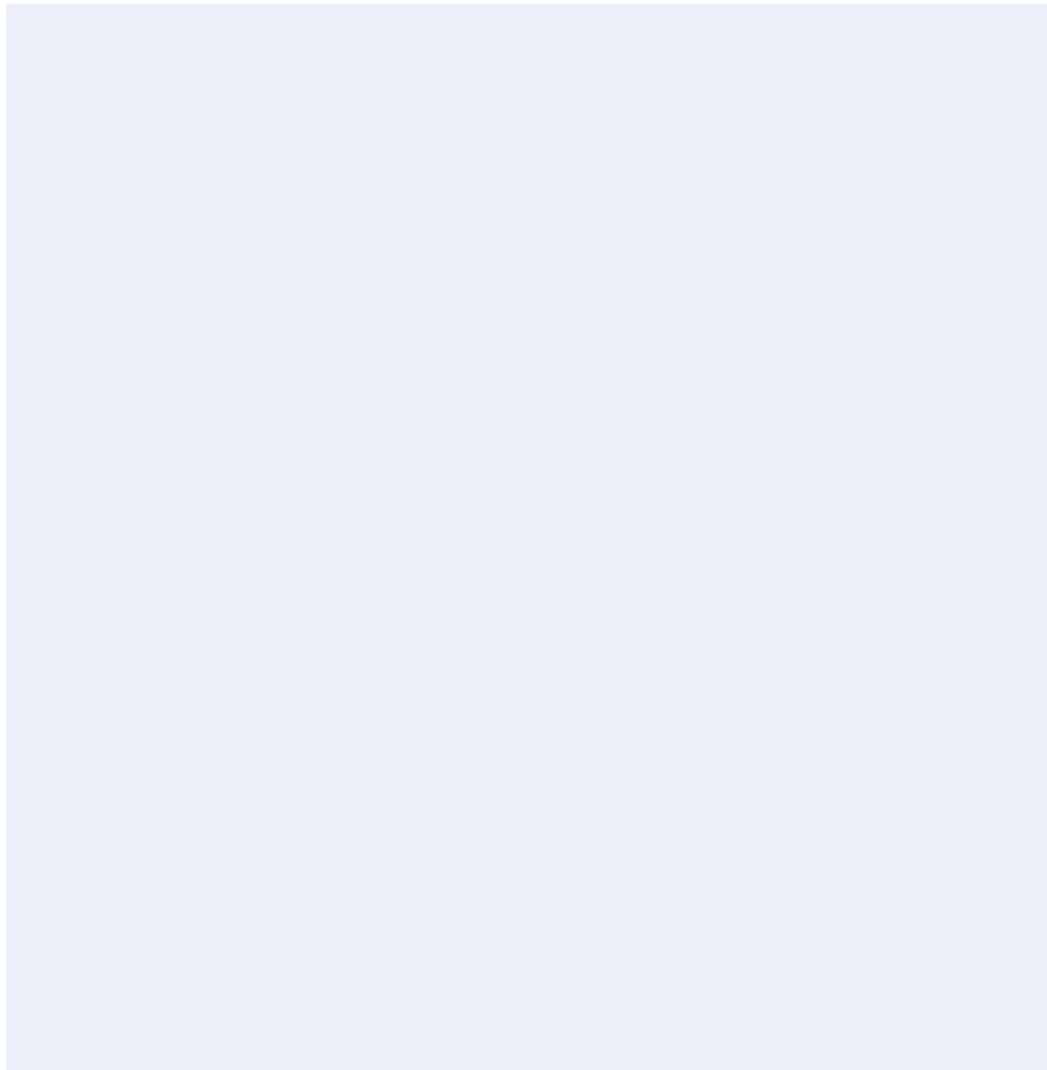
This loan has a Annual percentage rate XXXX % .This loan is from XXXX/XXXX/XXXX to XXXX/XXXX/XXXX.

And also per CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT The lender does not cash the check until the borrower 's next payday, up to 31 days. This lender has clearly went over the 31 days allowed until my next payday the lender is requseting that i make 24 payments of XXXX and the last payment of XXXX. This lender is advises that all the payments will be applied first to the finance charges and fees {\$2000.00} then to the principal.

I applied for a payday loan XX/XX/2012 and I did n't pay on it. It took about 2 and a half years for the debt collectors to start not only harassing me but my family as

Payday Loan Complaints with Consumer Complaint Narratives

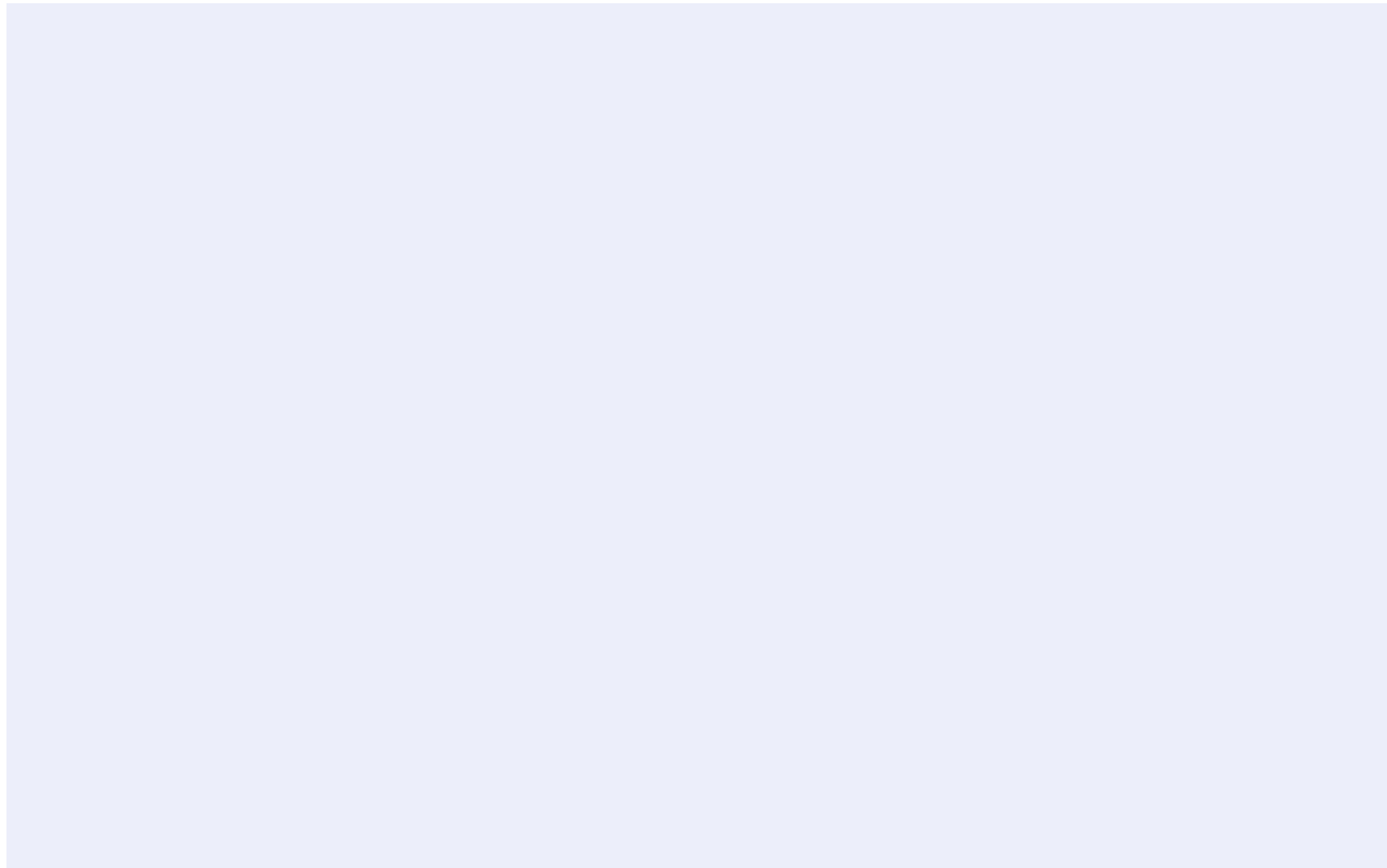
Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Delbert Services

MI

480XX

Web

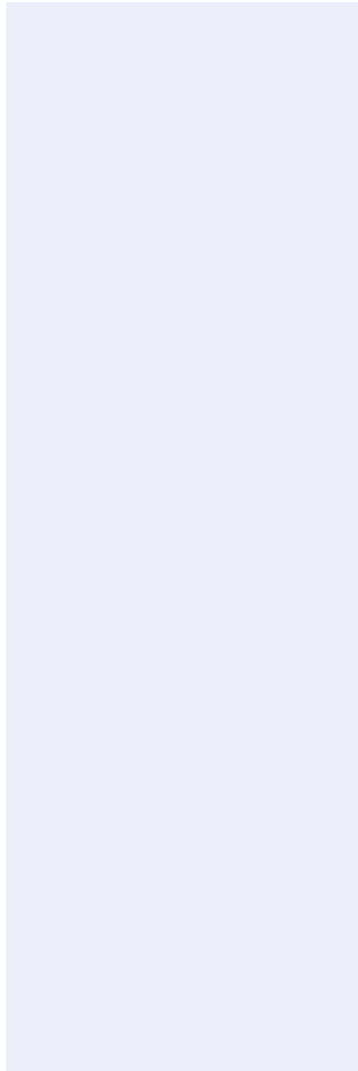
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/02/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1812911

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/07/2016

Payday loan

Payday loan

03/08/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

well. They have been very vulgar and very threatening trying anyway possible to get there funds. It 's gone through multiple debt collectors. It comes and goes away for a while. The latest one is they 're going to serve me because I am being sued. Another one is they had called my mom and told her that I 'm being sued for writing bad checks. My Mom is stressed out and so am I with these debt collectors.

Received call on XXXX/XXXX/XXXX stating that i took online payday loan in or before XX/XX/XXXX for {\$300.00} and have not paid anything, and if its not solved they will proceed with court proceeding, i requested them the detail of loan but they was not able to provide it, first they said i got loan from XXXX and the company name they give was cornerstone partners (Phone # XXXX and XXXX) and they said while taking loan i gave reference of XXXX in XXXX but when i check with my bank i found that i did not even had account with XXXX at that time (then i started reading online about this scam calls and ALOT of people are facing same calls) here is the link i read it about : XXXX

I have filed multiple grievances with this organization, attempting to have this loan removed as I did not apply for it.

At some point during XX/XX/XXXX my computer was compromised and accounts were opened in my name, linked to my checking account and emails compromised. An individual was acting on my behalf to obtain these loans.

I tried to explain this to someone at Mobiloans, without any assistance. I was told that this was my debt, and that I was responsible for it. Furthermore, I would not have taken out a loan with such a high interest rate that is illegal in the state of California.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cornerstone Mitigation

PA

189XX

Web

Mobiloans, LLC

CA

900XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/07/2016	Untimely response	No
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Consent provided	03/08/2016	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1820980

1822343



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/14/2016	Payday loan	Payday loan
03/22/2016	Payday loan	Payday loan
03/28/2016	Payday loan	Payday loan
03/29/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

As of XXXX/XXXX/XXXX, this is being reported unfairly and illegally on my credit report as a charged off account.

They have called me 38 times since XXXX XXXX. Call from the same number but give me a different number to call back. First they said their name was XXXX XXXX. On Friday they called me from the same number and said their name as American Credit Adjusters and to call on XXXX. They have sent me nothing in writing. I consider this harassment!!!

Submitted paperwork stating not to contact me more than twice a week (violated), not to contact any family, friends or references (violated), not to contact me at work or contact my work (so far not violated). When she contacted my sister, I called and she tried to lie and state that there was no cease and desist. I told her to go reread that letter. She wanted to know if I would be in that day, last Friday, and I said no my husband has not worked but a couple of days in the last couple of weeks but I would be pay something in two weeks. She hung up on me before all information was given. However, I called back and she refused to answer the phone but I left a message stating this information on a payment in two weeks and letting her know she had rudely hung up on me. She called this morning leaving a message again wanting me to pay immediately and contact her. First, I am not going to talk to this rude lady again and I already told her two weeks from last Friday. I 'm tired of her breaking the law. She calls multiple times every week. Sent paperwork by Certified mail tracking number XXXX received XXXX/XXXX/16.

I barrowed {\$800.00} dollars, they said there would be a one time service fee of {\$400.00}. They took out {\$2400.00}, and none of that has gone to the loan amount. They recently changed their name from XXXX to BigPicture Loans. The information they sent me this month shows they are charging 758.833 % interest. I had my bank stop the automatic withdrawals. They expect me to pay {\$6200.00}.

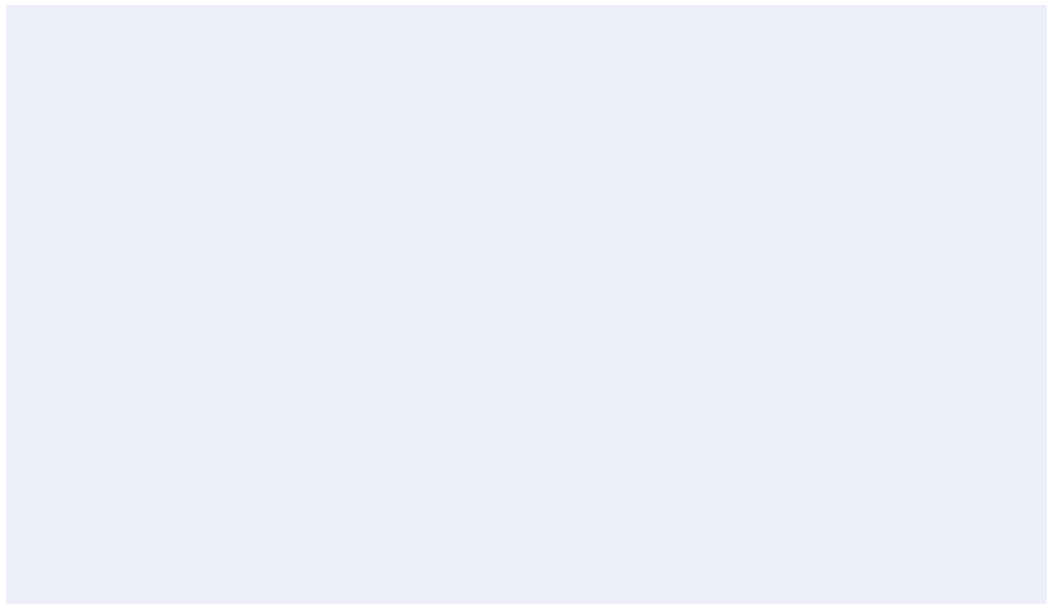
Big Picture Loans charged me a total of {\$1900.00}. When I first accepted this loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

American Credit Adjusters

DE

198XX

Web

CNG Financial Corporation

LA

706XX

Web

Big Picture Loans, LLC

AZ

853XX

Web

Big Picture Loans, LLC

MS

387XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/16/2016	Closed with explanation	Yes	No
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Consent provided	03/23/2016	Closed with explanation	Yes	No
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Consent provided	03/30/2016	Closed with explanation	Yes	No
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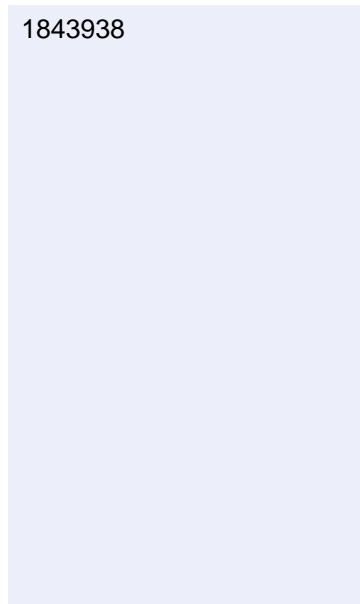
Consent provided	03/29/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1830383



1843938

1851895



1852301

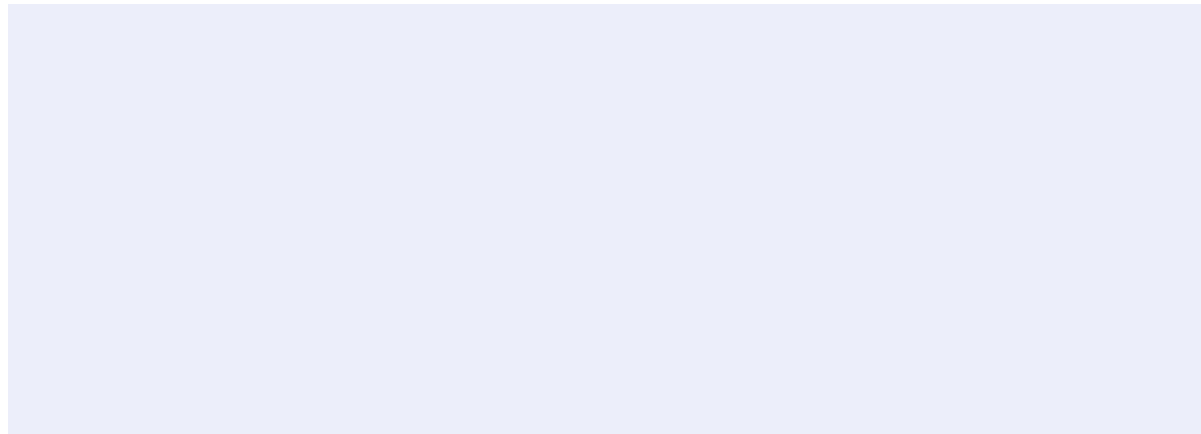
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/07/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

it was for {\$800.00}. They stated in my paperwork that my pay back amount would be {\$1000.00}. I did n't think that was to bad so I agreed. After they begin taking {\$280.00} from my account every two weeks. I was half way done paying the loan when they called me and said I needed to make more arrangements so they could get {\$1300.00}. I told the Rep. that was not correct. That is when I learned about these other fees they had put on me. I knew that was not because I would have never agreed to those terms. I did not think there was anything that I could do until I saw a story that sounded a lot like mine. It included the website listed above. In fact Big Picture Loans charged me 780.03 % -788.62 % interest. Application # XXXX. Application Date XX/XX/2016.

I applied for a loan through Castle Payday for {\$600.00}. At the time of the loan, they did not disclose the interest rate that I would be paying or the full amount of payments that would be charged over the lifetime of the loan.

They have been charging a 824.9979 % interest rate and debiting my account {\$210.00} every 2 weeks for the past 4 months and I still have a balance of {\$700.00} 4 months later (and after many payments!) I have already paid {\$1700.00} and this is NOT PAID OFF?!?

I never would have taken out the loan if they had truthfully disclosed that my total payments would be {\$3600.00} for {\$600.00}.

Payment information : XXXX/XXXX/XXXX External Withdrawal - XXXX XXXX -
XXXX XXXX XXXX/XXXX/XXXX External Withdrawal - XXXX XXXX - XXXX
XXXX XXXX/XXXX/XXXX External Withdrawal - XXXX XXXX - XXXX XXXX
XXXX/XXXX/XXXX External Withdrawal - VBS CastlePayDay XXXX - XXXX
XXXX XXXX/XXXX/XXXX External Withdrawal - CASTLEPAYDAYCOM XXXX -

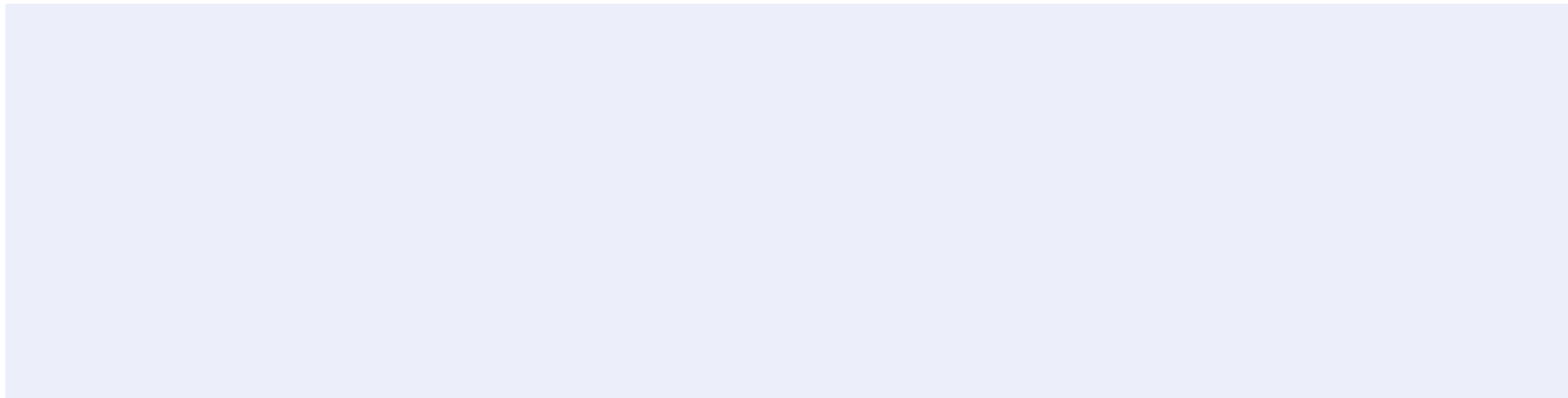
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

WA

984XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

04/08/2016

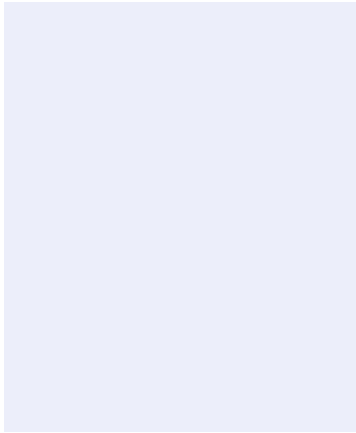
Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1867268

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/30/2016

Payday loan

Payday loan

04/13/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX XXXX XXXX/XXXX/XXXX External Withdrawal - CASTLEPAYDAYCOM

XXXX - XXXX XXXX XXXX/XXXX/XXXX External Withdrawal -

CASTLEPAYDAYCOM XXXX - XXXX XXXX XXXX/XXXX/XXXX External

Withdrawal - CASTLEPAYDAYCOM XXXX - XXXX XXXX Total XXXX

I am responding to your contact about collecting a debt. You contacted me by phone at XXXX and XXXX as well as mail XXXX XXXX XXXX XXXX XXXX XXXX NC, also address XXXX XXXX XXXX XXXX XXXX XXXX XXXX, NC on XXXX/XXXX/XXXX And identified the debt as Advance America this matter has been in dispute since XXXX have been back and forth with this company over and over since XXXX and XXXX about this debt I have expressed to this company many times that I had identity fraud and sent them the paperwork that they want me to fax over back in XXXX this company has been harassing my family and leaving message on my job phone this need to stop now the police report number for this XXXX.

I have use Speedy Cash SC before for short term payday loans (XXXX) XXXX. The last loan I had with them was in XXXX of XXXX. I had the loan deposited into my XXXX XXXX Account but i paid the loans using my XXXX debit card so it was done automatically on the XXXX of the month. Recently, I logged into my account and noticed I had XXXX debit card payments to Speedy Cash on XXXX/XXXX/XXXX for XXXX and another on XXXX/XXXX/XXXX for XXXX. I called the company and told them I had not taking out a loan in several months so I was not sure why they had those debit payments. I called my back and filed a claim for unauthorized account activity. They said I had to follow a police report and make a copy of my photo ID to recovery funds. I believe someone accessed my information without my consent and used it fraudulently ; I had no prior contact before this time from Speedy Cash in regards to money I owed or new loans as I paid the last loan off in XXXX.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

NC

282XX

Web

Speedy Cash Holdings

CA

957XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/30/2016	Closed with explanation	Yes	No
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Consent provided	04/15/2016	Closed	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1855814

1877190



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/08/2016

Payday loan

Payday loan

04/28/2016

Payday loan

Payday loan

04/11/2016

Payday loan

Payday loan

05/25/2016

Payday loan

Payday loan

01/13/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX The pay day loan company keeps charging my account even though I have paid more than the agreed amount and they hang up on me when I try to call them and find out why. They always put me on hold and hang up the call. I have paid {\$50.00} over the agreed loan amount.

I continue to get calls 2-3 times a week from : municipal services Bureau the number they call from is different from the number they request a call back. The names change on every call. I have called them back and they want my personal info to confirm payday loan (that I did not apply or receive) I spoken to one person months ago and advised them not my debt, as well as according to RI Banking Division the company, name changes all the time, is not licensed in RI and there fore illegal. they have threaten to take me to court, garnish my pay and use vulgar language then call 6-7 times the same day. I no longer return calls or speak with them. I have been a victim of identity theft and fraud and am still in the process of disputing credit report and contacting creditors.

I got a call from a collector from the Cash Store on a SUNDAY NIGHT at XXXX. I advised the woman that it was unlawful for her to do that, then advised her that I would report them immediatly to the XXXX and other agencies. i have been in credit and collections for XXXX years so I knew they were violating the law.It was for 400 % which was not told at the time

Was called for loan. then called lender and they said I would have to pay a returnable fee of {\$180.00}. Sent money by XXXX card from XXXX and the loan of {\$3000.00} was not put into account as promised by lender.

I received two e-mails and a text message from cashnetusa.com saying their check was returned by my bank do to insufficient details. It was in reference to a loan I supposedly applied for.They asked that I submit my personal bank information and fax them a voided check. I NEVER applied for any loan from this business. I do n't know what they 're talking about. I was the victim of identity theft

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

WY

824XX

Web

Servicemember

Navient Solutions, Inc.

RI

028XX

Web

Cottonwood Financial Ltd.

ID

837XX

Web

Banco Popular North America

NY

104XX

Web

Servicemember

Enova International, Inc.

WI

535XX

Web

Older American,
Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/08/2016	Closed with explanation	Yes	No
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Consent provided	05/02/2016	Closed with explanation	Yes	Yes
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Consent provided	04/11/2016	Closed with explanation	Yes	No
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Consent provided	05/29/2016	Closed with explanation	Yes	Yes
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Consent provided	02/09/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1871348

1902034

1873799

1942053

1742020

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/15/2016	Payday loan	Payday loan
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04/12/2016	Payday loan	Payday loan
------------	-------------	-------------

09/09/2015	Payday loan	Payday loan
------------	-------------	-------------

06/06/2016	Payday loan	Payday loan
------------	-------------	-------------

01/28/2016	Payday loan	Payday loan
------------	-------------	-------------

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

in 2012. It may be that someone is trying to obtain funds under my name or this business is trying to solicit my personal information in a dubious manner.

I mistakenly took a {\$650.00} loan/payday loan which the lender describes as an installment loan on XXXX/XXXX/15 because I had expenses I could n't afford. I did n't realize the APR was 388.28 % nor do I have a copy of the loan disclosure.

On XXXX XXXX I applied for a payday loan from XXXX XXXX XXXX XXXX d/b/a XXXX XXXX now called Big Picture Loan. My loan amount was XXXX. I expected to pay a finance fee and maybe an initiation fee however after 3 payments of XXXX all deducted from my XXXX checking account I called to payoff my loan. I was informed to payoff my account on XXXX/XXXX/16 I would need to pay XXXX??? On a XXXX loan? The interest on this loan appears to be 200 %. That can not be legal on the United States. I asked the representative where she was and she stated the XXXX. Any assistance with this matter would be greatly appreciated. I only borrowed XXXX

on XXXX I sign up with XXXX XXXX XXXX XXXX XXXX AI XXXX for assistance in help me with the payday loans.They sent nofication letters to payday loan companys, to provide validation of claim in pursuant of Fair Debt Collection A01 15 USC 1692 Section 809, ref the case XXXX, XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX XXXX XXXX of XXXX, Mi XXXX was nofity.They did not Validation.Now they are pursuing they with a collect agency.

A loan for XXXX was given to me..they never sent me a rate notification and now I find out its over 100 % intrest please help

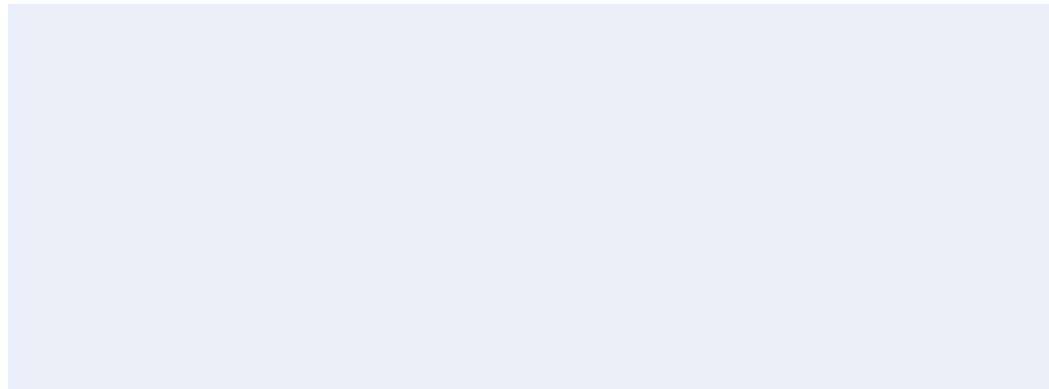
CashNetUSA is charging late fees and noting my account as delinquent, but they are not debiting my checking account on the dates agreed upon. Since CashNet has not abided by the contract by not debiting my account as agreed, and as a result are adding interest to my loan and causing and declaring my loan is in default, I am requesting the account closed with a final payment of {\$210.00}.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	SC	297XX	Web	Older American
Big Picture Loans, LLC	MI	482XX	Web	
Big Picture Loans, LLC	CA	958XX	Web	Servicemember
Atlanticus Services Corporation	NY	105XX	Web	
Enova International, Inc.	MD	209XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

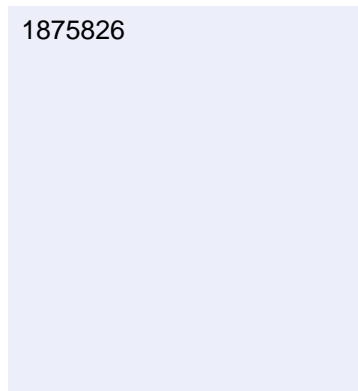
Consent provided	01/15/2016	Closed with explanation	Yes	No
Consent provided	04/13/2016	Closed with explanation	Yes	No
Consent provided	09/15/2015	Closed with explanation	Yes	No
Consent provided	06/07/2016	Closed	Yes	Yes
Consent provided	01/28/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1745814



1875826

1556318



1954744

1763380

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/08/2016

Payday loan

Payday loan

04/24/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

default, I am requesting the account closed with a final payment of {\$210.00}.

They can not say I am in default 73 days when they do not perform the automatic debit as contracted. I took out the loan for travel to XXXX funerals in XXXX 2015 and relied on the terms of the contract to withdraw the agreed upon amount. What they are attempting to do now is steal money and tarnish my credit rating in the form of fees and a default notice. There is a deposit of over {\$3000.00} on the XXXX and last day of each month, so CashNet has no grounds for late fees or default notices.

The Federal Gov. in XXXX convicted XXXX XXXX with payday loans.I have a payday loan. Never knew charged over 134 % payback on \$ XXXX.Taking it out of my bank.If you miss a payment charged \$ 180.00.Names are QC Financial/Payday, Quick Cash, and XXXX of XXXX XXXX XXXX XXXX KS. XXXX.All was done over a phone.13 month loan.is XXXX.I never had no idea about this, XXXX 2015 they take XXXX out of my bank.I need help.They threatened me ...

I have enrolled in a Debt Management Program and contacted my payday lenders to revoke authorization for ach payments. Advance America responded to my email and agreed to stop the ach. The email included my account number for tracking purposes and the email address associated with the account. On XX/XX/XXXX they went forward and withdrew the entire amount of the loan despite being contacted by me and by the Debt Management company. When I contacted them they said they had no record of a communication between us and they had never received any information from the company I was working with. I told them I had the email communication and they response I got was that they had no evidence of an email and it was too late for me to do anything about it. I spoke with the company I was working with and they indicated that they had emailed and faxed Advance America and spoke with a representative about the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

QC Holdings, Inc.

MO

641XX

Web

Older American,
Servicemember

Advance America, Cash Advance Centers, Inc.

OH

450XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/28/2016	Closed with explanation	Yes	No
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Consent provided	04/24/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

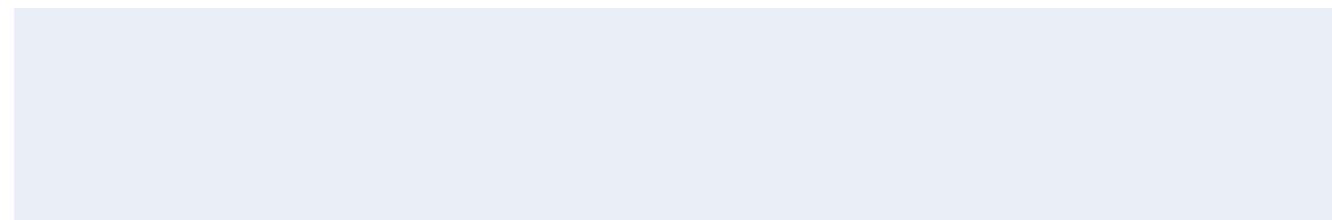
1822100

1893813



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



04/28/2016

Payday loan

Payday loan



04/24/2016

Payday loan

Payday loan

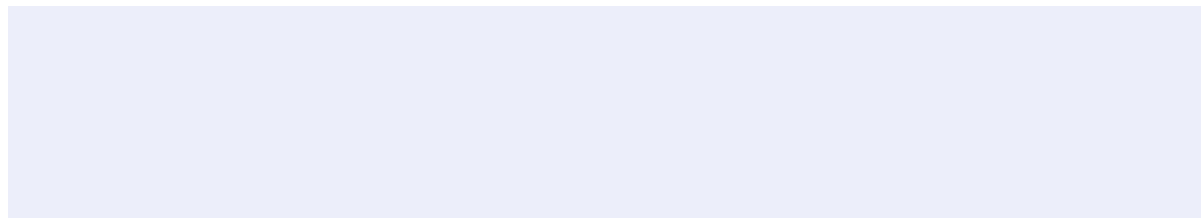
03/24/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account. I had to find another way to obtain {\$2000.00} immediately on Friday in order to cover my account and keep it from going negative. It kept me from being able to pay additional bills. They also kept telling me that my state (Ohio) does not allow payment plans. That is absolutely incorrect as other lenders have set up payment plans with me.

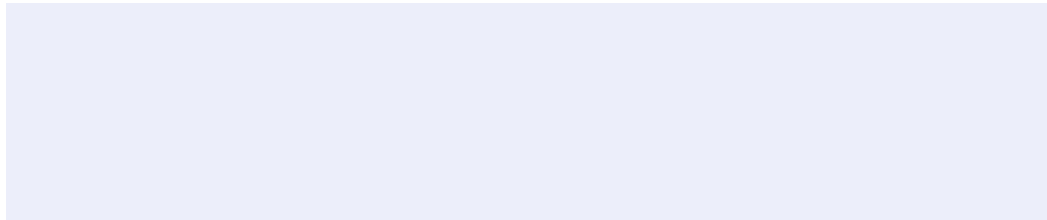
Under Oklahoma law I am eligible for a EPP (extended payment plan) for my payday loan with Speedy Cash. (My bank is XXXX) Speedy Cash refused an EPP because they said even though Oklahoma XXXX allows unlimited EPP 's their company policy only allows one per year. So, I asked them to hold my loan a week and they refused that as well. The representative advised me to stop payment on the loan then make a payment plancan you imagine?? I 've never stopped payment on anything in my life. If Speedy Cash is n't going to follow Oklahoma Law they should n't be able to operate in the state of Oklahoma.

I 've been getting letters from loan places. I got a loan once, and ever since I 've been receiving letters saying I owe I payed so I figure it was paid for but I keep getting letters saying their was a new loan that was n't me

Several of the categories above apply : - Fraudulent loan documentation- Did not request nor receive any money from Check N Go- I am being pursued for a debt I made no authorization for, and this is the second debt collector to attempt collectionQuick SummaryI was contacted via mail XXXX XXXX by XXXX XXXX XXXX XXXX of XXXX Ohio regarding an outstanding balance of XXXX dollars for a cash advance loan made with Check N Go XXXX XXXX, XXXX. The advance including interest totalled XXXX dollars. I could not reach XXXX XXXX or Check N Go by telephone, and did attempt to communicate via their websites, to notify them that their information was incorrect, and I had made no such loan, received no funding from them. Fundamentally, I did not make this loan, and I will not pay any amount on this fraudulent claim.

Payday Loan Complaints with Consumer Complaint Narratives

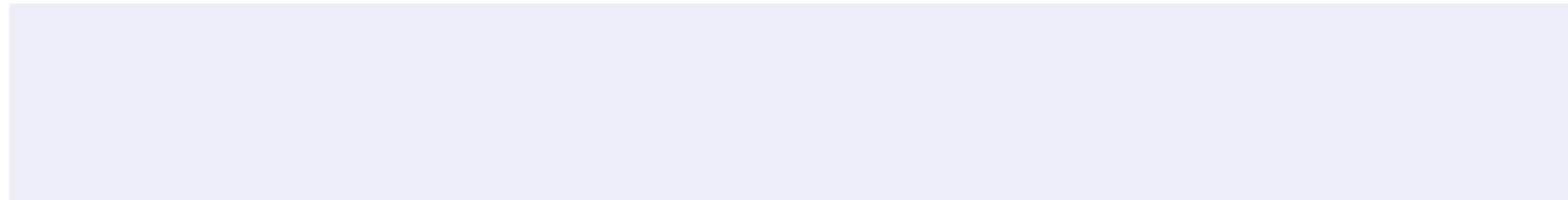
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Speedy Cash Holdings	OK	731XX	Web
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DFC Global Corp	CA	925XX	Web
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CNG Financial Corporation	CA	949XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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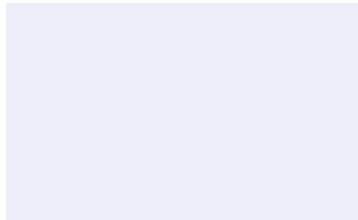
Consent provided	04/28/2016	Closed with explanation	Yes	No
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Consent provided	04/24/2016	Closed with explanation	Yes	No
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Consent provided	04/29/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1900910



1893688

1297666

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I was contacted by a lawyer XXXX XXXX, XXXX XXXX, XXXX he asked me several questions and concluded that that Check N Go was in error, and agreed to forward documentation that I had not successfully secured from Check N Go nor XXXX XXXX XXXX XXXX.

The documentation provided me XXXX XXXX XXXX was a validation of debt, no substantiation of their claim. Another mailing provided documentation for the loan origination, the payment attempts and esignature. In reviewing the documentation, the only correct information they demonstrated was my home address. The documents received reflect the following errors : no signature on file from me ; incorrect email for me ; incorrect phone numbers for work and home ; name indicated as last name XXXX, first name XXXX ; incorrect bank account and routing number.

In addition to having notified Check N Go, I have filed the following complaints : - XXXX XXXX XXXX, California State Attorney General and the State of California XXXX XXXX XXXX. I received the following responses : -- XXXX XXXX, XXXX XXXX XXXX XXXX XXXX for the Office of the Attorney General/Dept of XXXX indicating the correct agency was the XXXX -- XXXX XXXX, XXXX reference XXXX Communication from XXXX XXXX XXXX XXXX referring my to the Office of the Attorney General, indicating that the Attorney General would be best suited to address my complaint.

-- XXXX XXXX, XXXX XXXX XXXX XXXX XXXX of the XXXX XXXX XXXX for the Office of the Attorney General indicating that a letter regarding the complaint would be directed to Check N Go, with the hope that would stimulate a satisfactory

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/24/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I set up a date with the collector from ez money payday loans to pay a settlement amount he couldnt do it the same day because they were still trying to collect it from my account the collector called me a day early, then called me the next day. I tried to pay it and he decided to raise the amount by {\$50.00} then refused to take anything less which I could n't pay. Now they are calling me at least XXXX a day on the same number which I have told them several times is inconvient to me.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

EZCORP, Inc.

KS

672XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

04/10/2015

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1298071

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/29/2015	Payday loan	Payday loan
03/30/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender	Can't contact lender
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

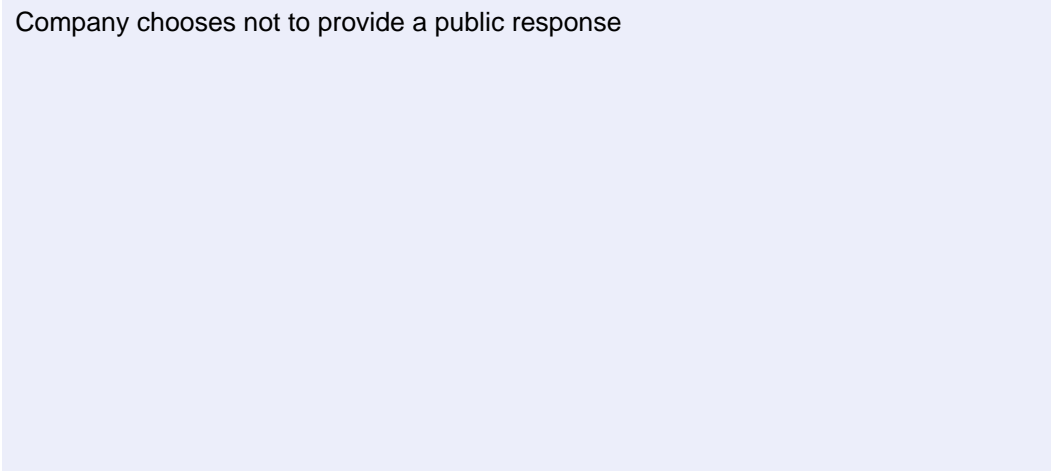
I received a phone call from a company called frontier financial group, and they claimed they were collecting for an unpaid payday loan. I have been making payments to them since XX/XX/XXXX. I paid XXXX dollars a month, then in XX/XX/XXXX, I paid XXXX dollars, then was going to pay remainder in XXXX. I tried to contact them to talk about my payment, and I could not reach them by phone at all. I tried about XXXX times that day, XX/XX/XXXX, different times of the day, and always got hung up on. I did some calling around, and even XXXX said they could n't find anything on this company, but when she researched it, found nothing but information about them being a scam. I have paid a total of XXXX dollars to them, and would like my money back if possible.
thank you, XXXX XXXX

Niece took out loan with Castle Payday loans in Michigan in my name. Loan was for {\$800.00} with {\$280.00} interest. She did n't tell me when the XXXX payment was due, so I did not put money in her checking account to pay it. But then I got an email from the bank saying that Castle Payday tried to take the money out. So after this, I tried to talk to Castle Payday to make a payment but they would n't tell me anything because I did n't know what email address my niece used, and she could n't remember which XXXX she used. This was after I provided my name, social security number, DOB and address and they still would n't talk to me. So after this I made sure that I had money in the account each time a payment was due. XXXX payments of {\$280.00} each were made to Castle Payday, for a total of {\$1100.00}, which was more than the total of {\$1000.00} which it supposed to have been. My niece finally remembered which email address she used, and I was finally able to talk to them. They told me that all the payments I made were for interest, and that I still owed {\$1300.00}. That makes a total of {\$2500.00} for a {\$800.00} loan. I find this to be totally ridiculous, and they should have talked to me initially after I gave them my name, social, DOB, and address. This company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

North American Asset Services, LLC	KS	674XX	Web	
Big Picture Loans, LLC	TX	781XX	Web	Older American, Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/02/2015	Closed with non-monetary relief	Yes	No
Consent provided	03/30/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1306335



1307416

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/25/2015

Payday loan

Payday loan

04/05/2015

Payday loan

Payday loan

03/26/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

needs to have action taken against them.

Insta Loan, XXXX XXXX Ga, PROMISED me they would report my payments to the credit bureaus but never have. Their manager still contends they are reporting it but I have never seen it on my credit reports and XXXX says they have not. Insta Loan FALSELY gave me information under pretences to get my business.

I got a XXXX loan with XXXX pay off. called before lone due let them know due to fraud my bank account was closed and I was waiting for new card. got new card called in and was told I was in collections and now owed over XXXX being told my employer will be called and I will be arrested if I do not pay XXXX.

This is the person harassing me : Note : To make the payment you would have to call or text our number XXXX or email us on XXXXXXXXXXXXXXX Attorney XXXX XXXX, XXXX XXXX XXXX, XXXX (XXXX) XXXXXXXXXXXXXXX

On XXXX XXXX, 2015 ACE CASH EXPRESS withdrew the final payment on a loan I had taken out with them with a 6 month repayment plan. The payment went through fine and there were adequate funds to cover it. Two weeks later ACE CASH EXPRESS began calling me non-stop, stating that the payment had been returned by the bank because of insufficient funds. I checked with the bank multiple times and this turned out not to be true- the statements show the payment cleared. When I informed the lender of this they told me I had to prove it and have continued with harassing phone calls and demanding money telling me it had gone to collections. In order to stop the harassment I sent in an extra payment. Please note this lender also provides borrowers with no documentation of their loan, no online account access where you can see how much you have paid and owe and so on. Borrowing from ACE CASH EXPRESS is dangerous for consumers. I have attached my bank statement showing the payment went through successfully on XXXX/XXXX/2015.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

TMX Finance LLC	GA	303XX	Web
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Speedy Cash Holdings	CA	921XX	Web
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ACE Cash Express Inc.	NM	871XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/31/2015	Closed with explanation	Yes	Yes
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Consent provided	04/05/2015	Closed with explanation	Yes	No
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Consent provided	03/26/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1301037

1316134



1302033

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/01/2015	Payday loan	Payday loan
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03/26/2015	Payday loan	Payday loan
------------	-------------	-------------

04/16/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I was told my loan would be be about XXXX month they took out XXXX this month they are taking XXXX out of bank I live on widows pension this is very hard on me

I was contacted by ELoan.They would give me a loan for any amount.All I had to do was get a XXXX card for {\$170.00}. Then they would deposit the money into my account within 30 minutes. That was 3weeks ago. They called back and said they trouble putting the money in my account. My bank would not except the amount. So they called back again and told me to get a money gram for {\$250.00}. Then they would give me back the money in a money gram and a cashier check. I called them back the next day to find out what happen and they said it expired and I would have to get another money gram again for {\$250.00} and was so made and I said I could n't they said it will be a XXXX mintues again. So stupid me did will they said they money gram had technial difficultes and would call me the next day at XXXX. That did not happen at all. Now they wanted a {\$380.00} to get my credeit score up to XXXX. If I didn't pay that they would have it freezed by FCC. I did not have the money and I jut want my {\$690.00} back into my bank account that they have.. i just live paycheck to pay check.Here is the Number of the XXXX I have not signed a thing with them it as all been on the phone Please help me XXXX XXXX XXXX

I applied for the loan. When I asked them if the {\$500.00} fee was a XXXX time fee they said yes it was a XXXX time fee. They asked for my credit card information so they could take out payments. they charged me {\$500.00} for my XXXX payment on XXXX XXXX and recharged me {\$500.00}. The person I spoke to never said that they were going to charge that monthly till the loan was paid off with their montly fees. If I would have known that I would not have taken the loan. for them to take out payments was XXXX think to take back {\$1500.00} which would have been the {\$1000.00} loan and the {\$500.00} finance fee, but they are chargeing {\$500.00}. I found that part out after I called them back after the first tofindo out

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	MD	212XX	Web	Older American
Banco Popular North America	MO	645XX	Web	

Big Picture Loans, LLC	MD	215XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/01/2015	Closed with explanation	Yes	No
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Consent provided	04/01/2015	Closed with explanation	Yes	No
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Consent provided	04/16/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1310492

1303524

1332745

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/12/2015	Payday loan	Payday loan
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04/08/2015	Payday loan	Payday loan
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04/08/2015	Payday loan	Payday loan
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05/02/2015	Payday loan	Payday loan
------------	-------------	-------------

04/14/2015	Payday loan	Payday loan
------------	-------------	-------------

04/28/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

why the loan had not gone down any and why there was another {\$500.00}.

Took out payday loan of {\$600.00} and it turns out that the payment plan that they set up continually renews the loan without any of the payment being applied to principal. I should have read the fine print. I believe that the interest rate that they are charging me is in excess of the PA rate cap by law

California Budget Finance. XXXX XXXX XXXX XXXX XXXX XXXX, XXXX, CA, XXXX. XXXX. Charged my XXXX XXXX Bank Account for {\$300.00} without my consent in violation of the Fair Debt Collection Practices Act.

sent XXXX XXXX XXXX XXXX XXXX XXXX sent XXXX XXXX XXXX XXXX XXXX XXXX in cash advance to receive a XXXX loan rebust of XXXX total of XXXX threw XXXX wanted me to send more money of just about XXXX per pick up to receive funds on XXXX XXXX XXXX 2015

Online payday loan stating they are licensed and are not as I am just finding out payday lending is prohibited in GA. Also they told me the balance with finance fees was a little over XXXX dollars but after I agreed and got the written contract by email, the loan shows payments for 24 months for over 3000 dollars.

I have paid for a pay day loan XXXX and now am being sued claiming I did not pay for the loan. I have been called XXXX times regarding this same loan that I have paid and now XXXX Mediation has made a claim that I still owe {\$400.00} and if am sued in court they are seeking {\$2900.00}. They do not care that I have letters that claim I have paid for this loan

I borrowed {\$500.00} initially as a cash advance. The loan documents provided at the time stated that I was to make XXXX payments of roughly {\$120.00}. After all XXXX payments were made, I received a phone voicemail from customer service explaining that my account was currently in default and that I was overdue on a payment. I logged into my account online so that I could view my account 's status and noticed that it listed my account as in default. I immediately attempted to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC

PA

151XX

Web

QC Holdings, Inc.

CA

923XX

Web

Banco Popular North America

NY

148XX

Web

Big Picture Loans, LLC

GA

300XX

Web

CNG Financial Corporation

VA

234XX

Web

Speedy Cash Holdings

TX

787XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/14/2015	Closed with non-monetary relief	Yes	No
Consent provided	04/10/2015	Closed with explanation	Yes	Yes
Consent provided	04/09/2015	Closed with explanation	Yes	Yes
Consent provided	05/02/2015	Closed with explanation	Yes	No
Consent provided	04/14/2015	Closed with explanation	Yes	No
Consent provided	04/28/2015	Closed	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1326394

1320724

1320663

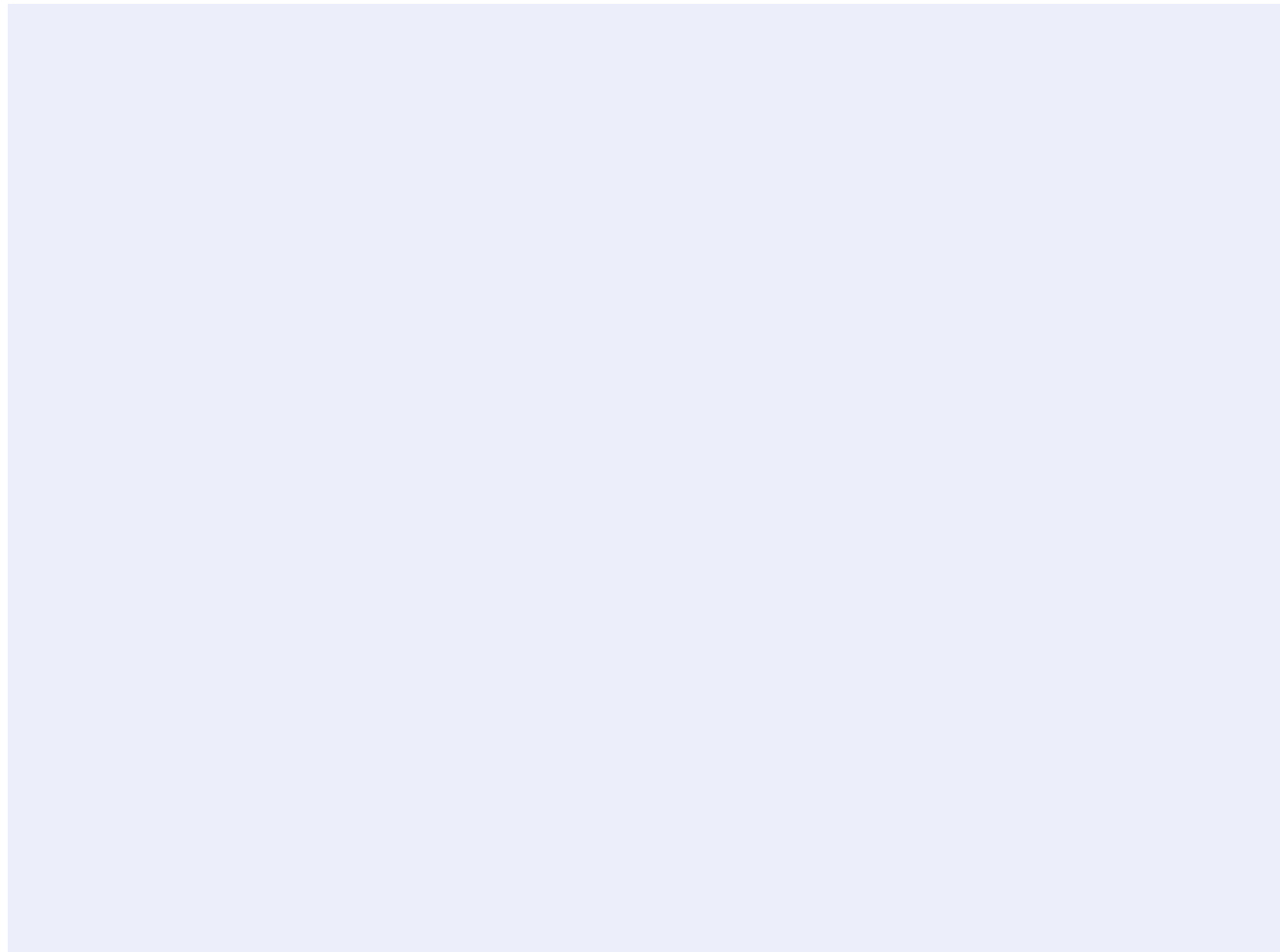
1357795

1329349

1349977

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



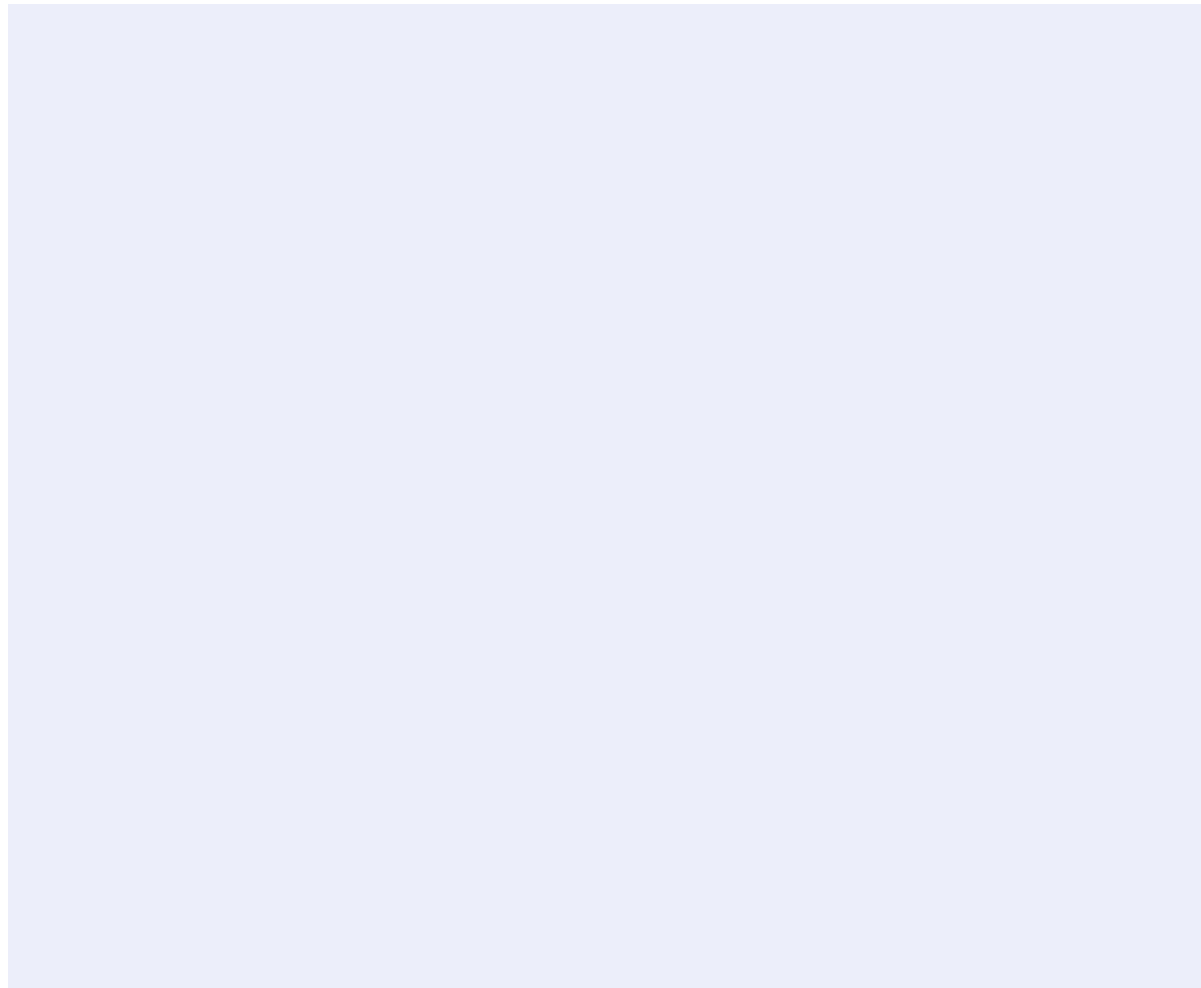
04/15/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and noticed that it listed my account as in default. I immediately attempted to access the loan contract which I electronically signed through the website, but noticed that the documents were no longer available. I have previously accessed this loan agreement before.

After seeing this default status, I made sure to check my bank account statement to verify that my final payment went through ; the charges were listed correctly on my bank statement.

I immediately called customer service, and was immediately prompted by the representative on the phone that they were looking to acquire a payment for the defaulted account. I had explained my situation and then was put on hold for upwards of XXXX minutes. The representative returned to the line and told me that after physically looking at my account, all XXXX agreed payments had been made. She instructed me to call in XXXX days and that an accountant would have an answer for the system error on my account.

I have n't been charged any excess monies, but my concern is that had I not known or not received a phone call, my credit would tank. I hate that I had to take this loan out in the first place, and can now feel for victims of these cash advance loans. They 're flooded with sketchy activity and high interest rates to dig their clients into a financial hole.

My complaint is about unfair business practices and credit reporting by a Pay Day Loans that I have never borrowed from. I have sent these companies letters disputing these fake charges and requesting validation of these claims. letters sent certified mail. XXXX XXXX XXXX letter was Returned undelivered, no response

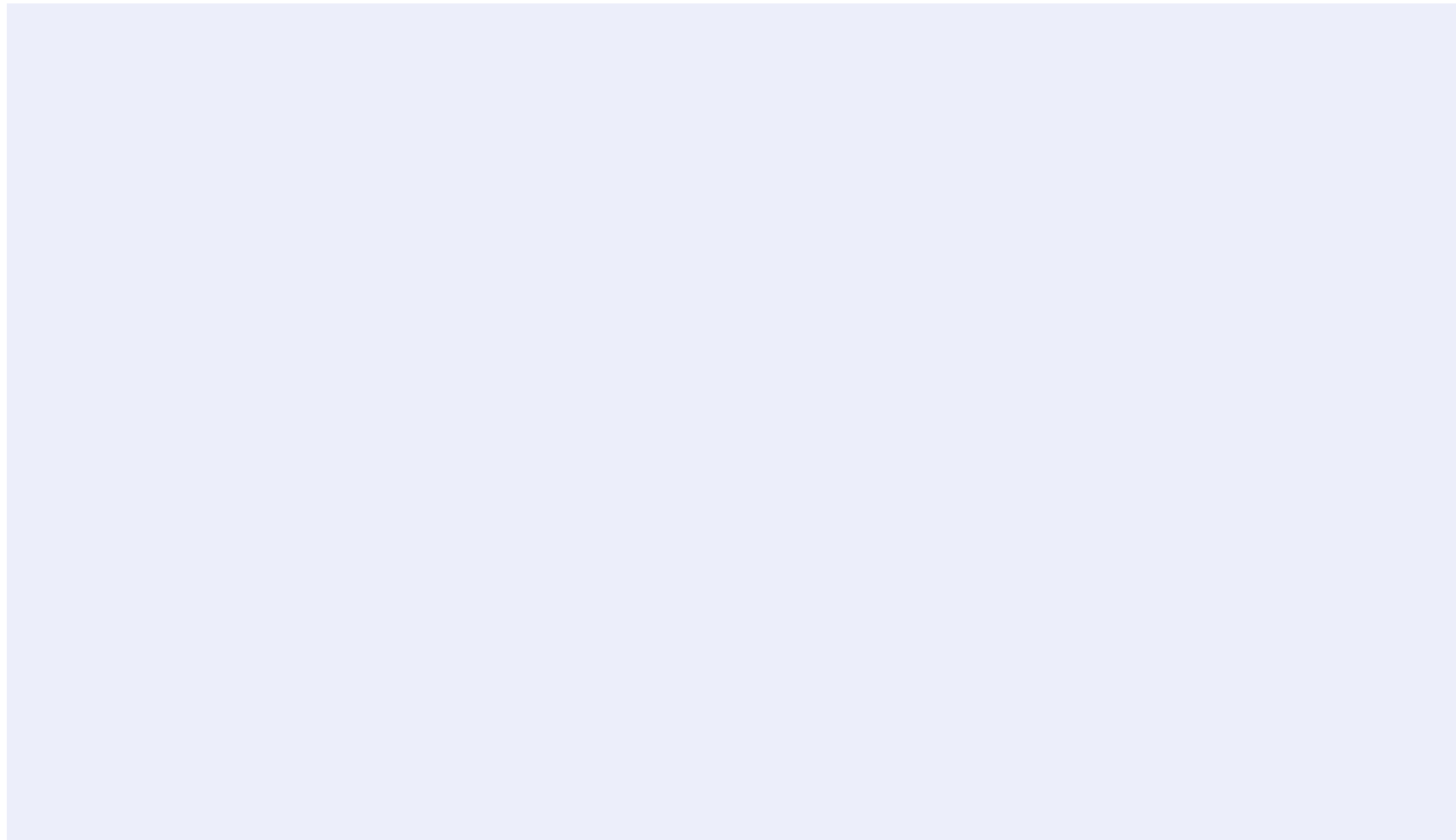
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Resurgent Capital Services L.P.

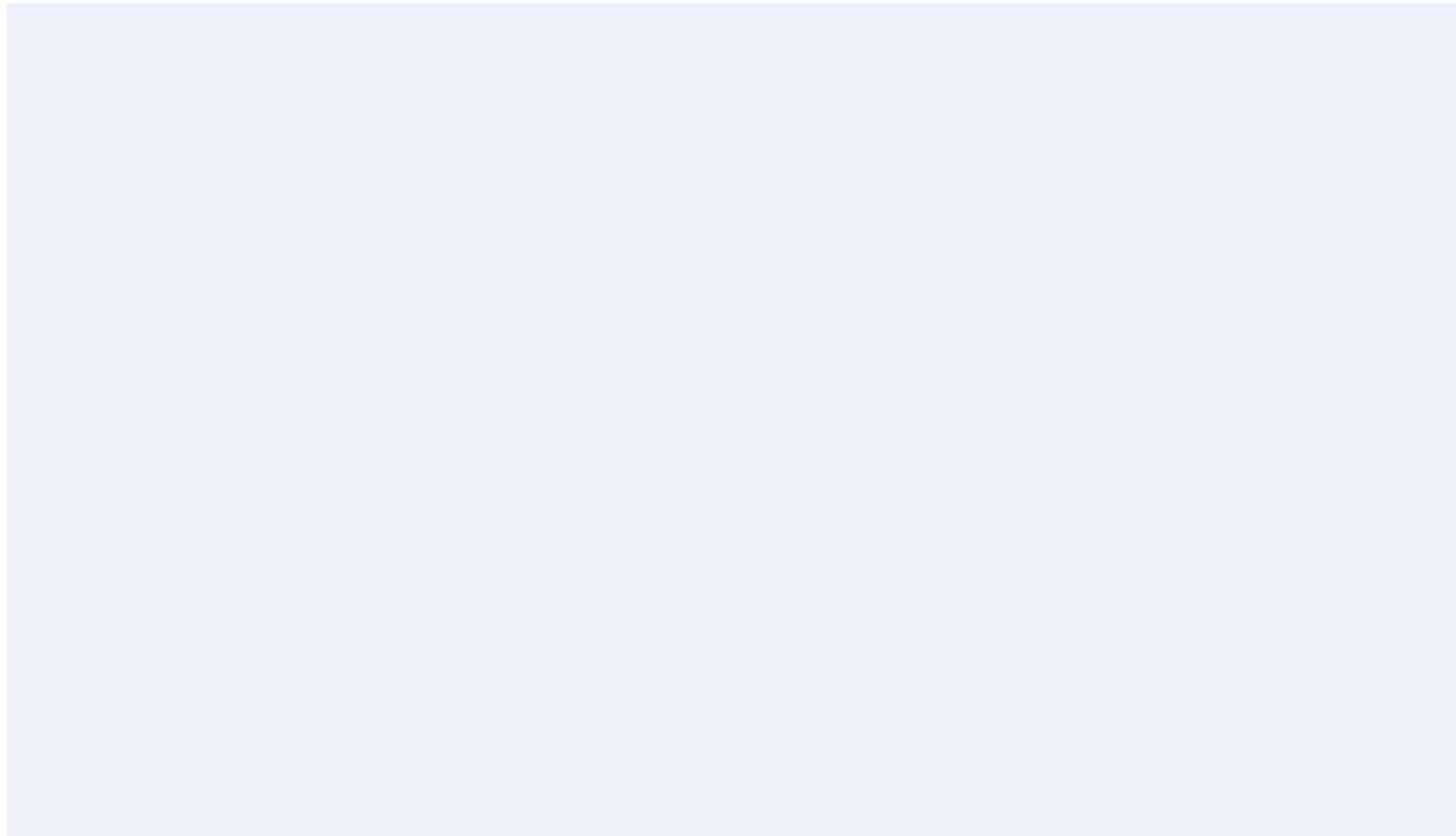
CA

919XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

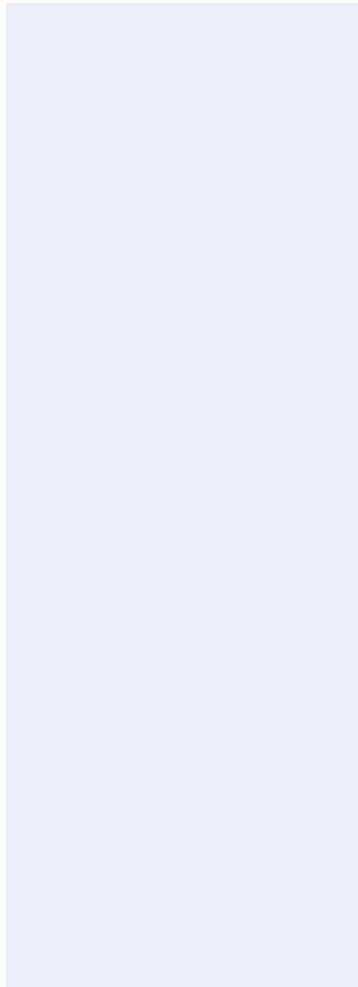
Based on Consumer Complaints



Consent provided	04/17/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1332002

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/04/2015

Payday loan

Payday loan

04/23/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

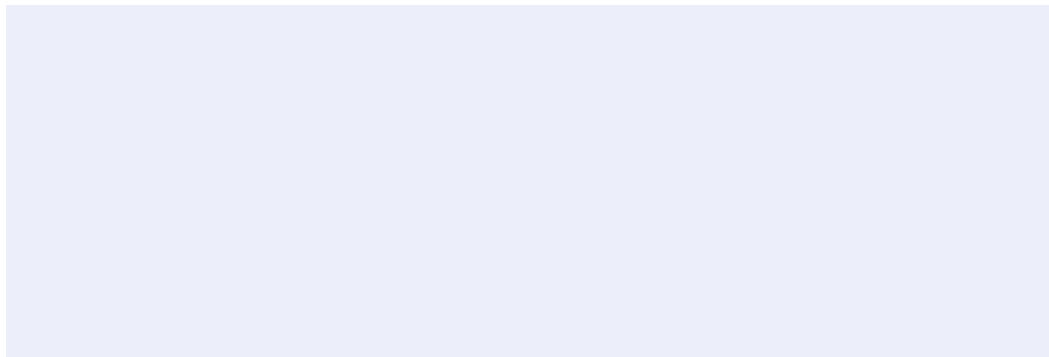
from the other XXXX companies. Yet, these companies are still reporting negative information to all XXXX of my credit reports (XXXX, XXXX, XXXX) ; under XXXX different names (XXXX XXXX XXXX {\$140.00}, charge-off ; LVNV Funding LLC, {\$6500.00} ; XXXX XXXX XXXX {\$2600.00}) and charges.

The lender or merchant, Rapid Cash or Speedy Cash, obtained and fraudulently charged my debit card without my authorization on an outstanding balance from 2007 in the amount of {\$800.00}. This transaction was not authorized by me and the statute of limitations of six (6) years has been exceeded in the state of oregon. I have contacted the merchant XXXX, and XXXX times they have been uncooperative and refusing to return my monies back to me. I have disputed the transaction with my bank and have filed a police report as I feel that the merchant has committed a crime. I 've also reported the merchant to Oregon District Attorney, Consumer Protection Agency and the Attorney General of their fraudulent activity and in attempts to get my monies returned to me. This unauthorized transaction took all of my paycheck that was also direct deposited on XXXX/XXXX/15, leaving me with literally no monies at all for the next two weeks, most importantly basics like living expenses (i.e. food, transportation expenses, necessities, needed medication refills such as XXXX, etc) and for bills that are now going to be past due (i.e. rent, utilities, car repair, etc).

On XXXX/XXXX/XXXX I applied for a payday loan from XXXX also known as XXXX in the amount of {\$400.00} with a {\$120.00} finance fee. It also stated my payment was due on XXXX of each month which would automatically pay down by 5 % of the original principal balance plus the finance fee, and will continue to pay down by 5 % of the original loan amount in addition to the finance fee on each following due date until the loan has been successfully paid off. I could only pay the {\$120.00} monthly so the balance of the loan never decreased. They were deducting the funds from my XXXX XXXX XXXX visa debit card for 4 months. I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

OR

970XX

Web

Amati & Associates LLC

MD

212XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/06/2015	Closed with explanation	Yes	No
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Consent provided	04/28/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

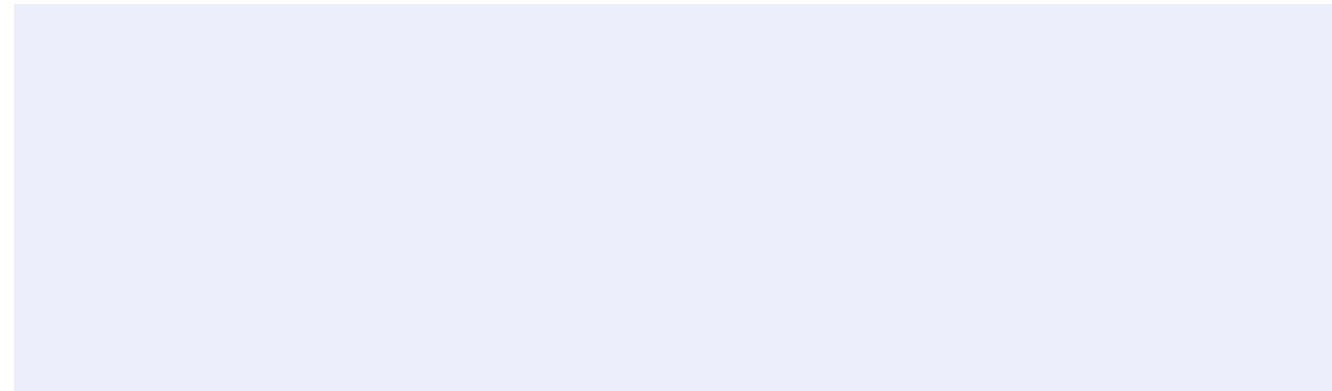
Based on Consumer Complaints

1359123

1344427

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/14/2015

Payday loan

Payday loan

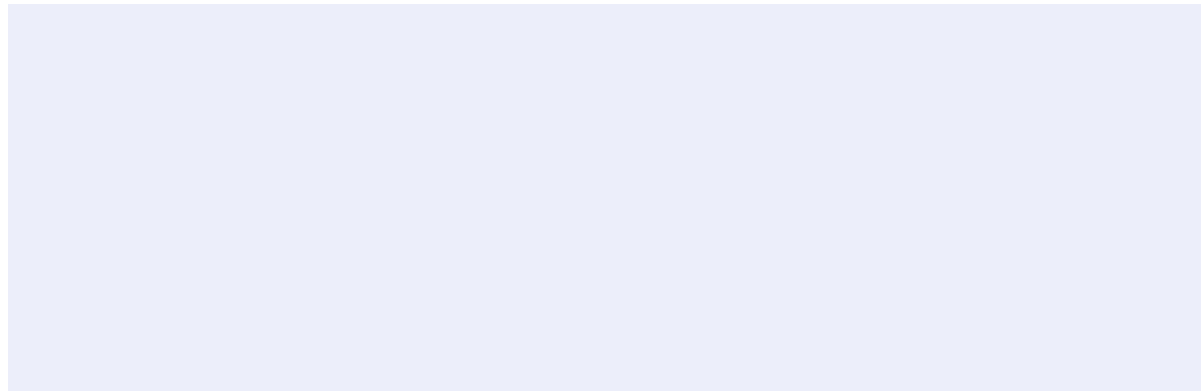
04/24/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

had to close the account because of the large amount of interest that was being charged. XXXX website states I no longer have an open account with them according to their website. As of XXXX/XXXX/XXXX I have been receiving threatening collection phone calls from Amati and associates from a agent whose name is XXXX XXXX at XXXX. XXXX stated that I have XXXX criminal charges pending against me and that if I do not pay {\$720.00} I will be served a court order. She stated if I pay I can apply for a stand down and make payment arrangements. I feel like I have been apart of predatory lending and that enough has already been paid back in interest.

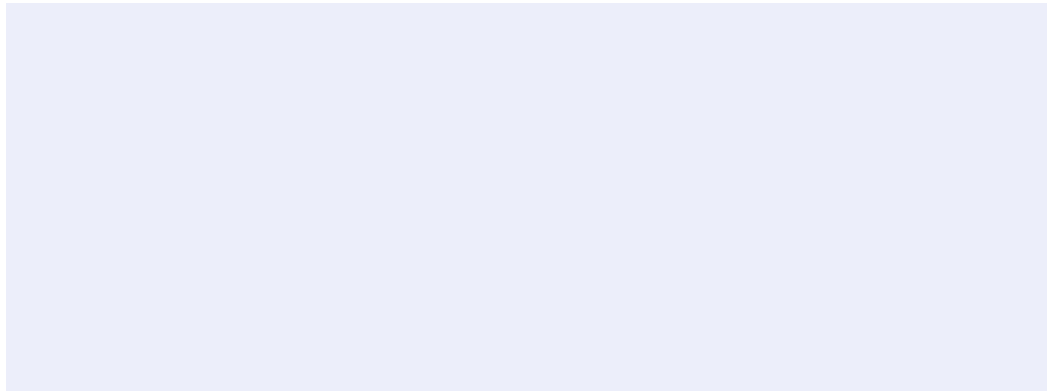
The interest was XXXX apr. and would get paid down to around XXXX they would reloan and back to the full loan value which was XXXX plus their interest. We ended up paying it off the loan value paid was around XXXX. Which started out yo be XXXX. Was notified that the place could n't loan in the state of In. not for more than XXXX. Cashcall is the name of bussiness calling to try to collect money back. Then it went into XXXX, Then it went into XXXX XXXX then we got in with XXXX XXXX and made payment arrangements to pay it off thru them. It 's paid in full but XXXX say 's they need their money. What step can we do to get our money back. Thanks XXXX XXXX e-mail me with the answer or call XXXX and talk to XXXX XXXX which handles my finances.

I spoke to someone from a collection agency about a payday loan I collected in XXXX XXXX, 2011. I did n't have a payday loan during that time. But the people had my Social Security # and the XXXX in 2011.

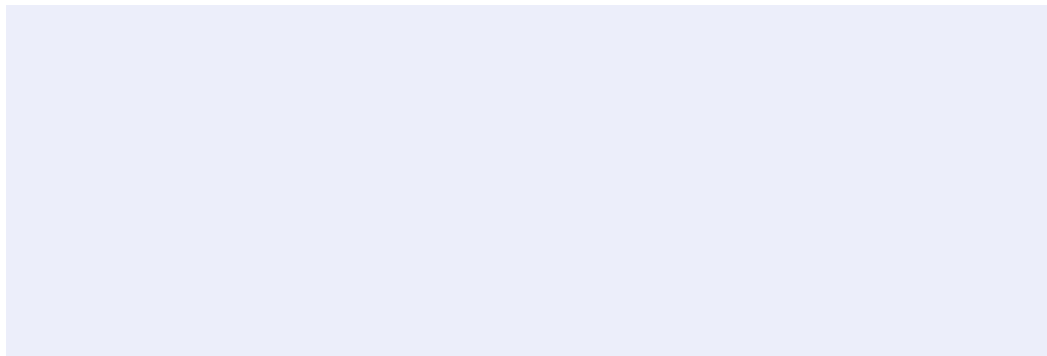
I not sure what is happening, but I think I a part of a scam or misappropriate information. I think they are trying to file some kind of legal document to collect. I never received any paperwork in the mail, but they had my telephone number and said they were going to file a for my arrest. I did n't see anything on the bankruptcy

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

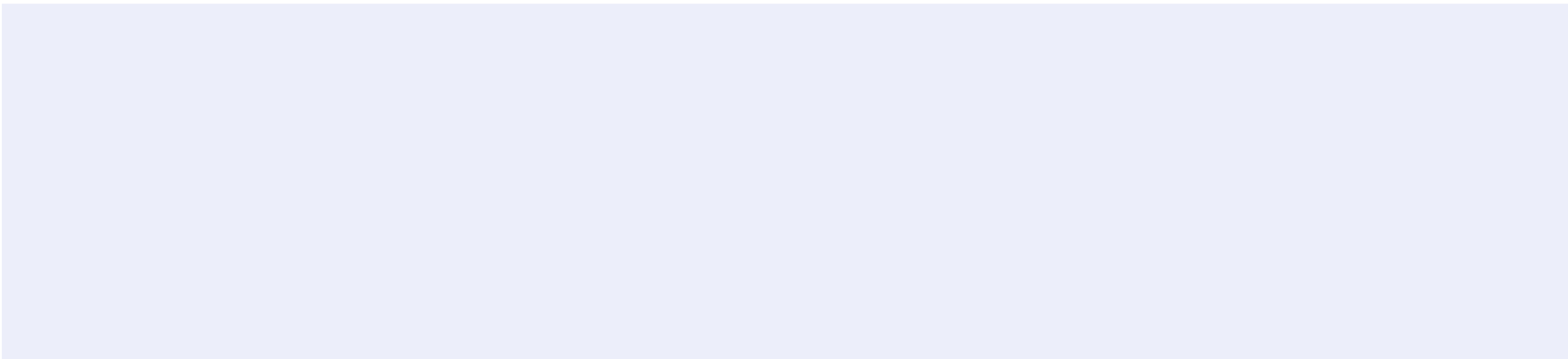


Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CashCall, Inc.

IN

471XX

Web

ACH Recovery Solutions

CO

802XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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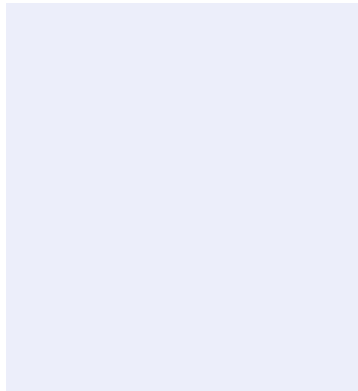
Consent provided	05/14/2015	Closed with explanation	Yes	No
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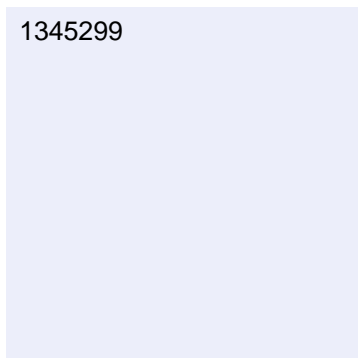
Consent provided	04/30/2015	Untimely response	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1375319



1345299

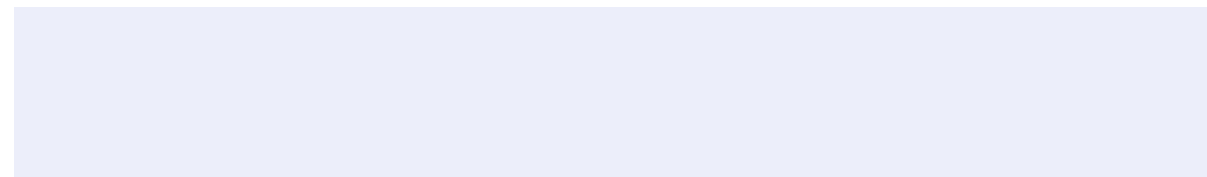
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/24/2015	Payday loan	Payday loan
05/10/2015	Payday loan	Payday loan
05/11/2015	Payday loan	Payday loan
05/19/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

about a payday loan.

The number to the place that called me is XXXX and its called country court and litigation.

We needed money to pay the rent, car, and food for the two months I was without a job. I am not educated with money and we needed money really bad. I borrowed XXXX dollars from XXXX XXXX / Cash Call. There was instantly a XXXX processing fee, so I basically borrowed XXXX. Since XXXX 2013, I have been paying XXXX dollars per month. Today, I still owe Cash Call 2500 dollars. The interest that I am paying against is evil. I will never be able to pay this off. To date I have already paid approximately XXXX for a 2300 dollar loan. I do not know what to do. I have paid XXXX the principal of the loan. And I still owe them XXXX. I did not know that this loan would be literally putting me in a mountain of revolving debt that I will never be able to pay off. I would like to report them for convincing me to take out this loan. This is a scam. This has caused major hardships for me and my family. We need your help.

this is not my loan I never applied for this loan this was not done in person and my ID and check was stolen around the time this loan was taken out and all the money stolen out of my bank account even my regular pay check money

I have been contacted by a XXXX XXXX of XXXX XXXX XXXX XXXX XXXX ext. XXXX regarding a debt through Castle Payday. I tried calling Castle Payday about the account, but it refuses to forward to me a validation of debt. Meanwhile, this person from XXXX keeps calling my employer, family and friends stating that I have committed fraud. The people of XXXX will not give me their address, fax number or email address.

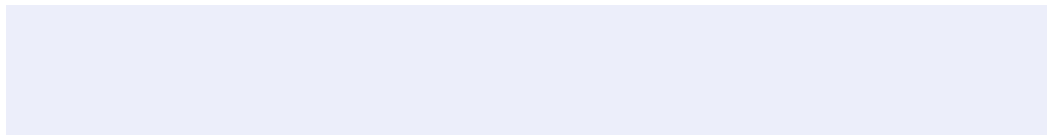
I had a payday loan with Mobil Loans for a few years. Recently was informed by them that they no longer could make loans in Pennsylvania. So, I paid off my loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.	OK	744XX	Web	
Speedy Cash Holdings	TX	760XX	Web	
Big Picture Loans, LLC	LA	701XX	Web	
Mobiloads, LLC	PA	194XX	Web	Older American, Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

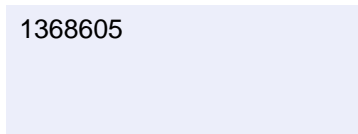
Consent provided	04/24/2015	Closed with explanation	Yes	Yes
Consent provided	05/10/2015	Closed with explanation	Yes	No
Consent provided	05/11/2015	Closed with explanation	Yes	Yes
Consent provided	05/26/2015	Untimely response	No	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1345317



1368605

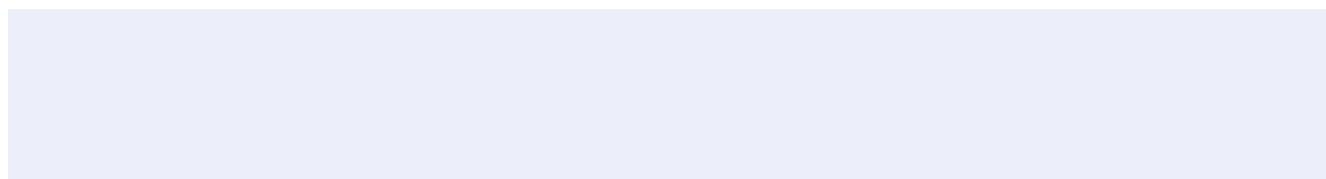
1370420



1381956

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



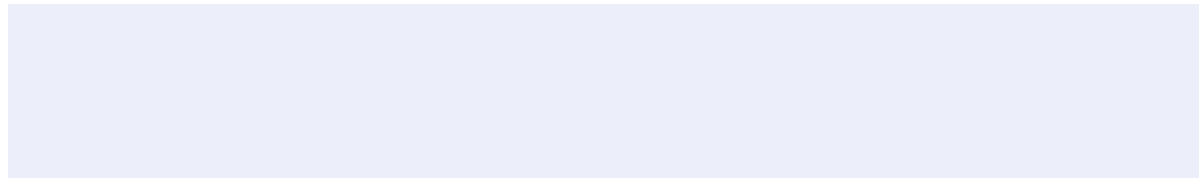
05/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

with them but they are still charging me fees. My last balance was {\$61.00} which I paid on XXXX. Now they are charging me {\$8.00} in fees for a loan that is paid in full. Recently I checked on line and they have added another {\$8.00} in fees stating that I now owe {\$17.00} for a loan that has been paid in full.

I currently have XXXX {\$300.00} payday loans from XXXX different storefronts in my neighborhood : XXXX, XXXX XXXX, XXXX XXXX XXXX and Advance America. I also borrowed an installment loan in the amount of {\$2600.00} from XXXX XXXX in XX/XX/XXXX. I am drowning in debt and I ca n't handle it anymore. I need some relief. This is very stressful and expensive.

I first started using payday loans about 6 or 7 years ago. My current situation of using multiple payday loans every two weeks started at the end of XX/XX/XXXX. My roommate moved out and I had to figure out how to cover all of my housing expenses on my own. At this point, I 've been churning XXXX payday loans every two weeks for over two years, and I 've paid an estimated {\$10000.00} in fees, at least. To make matters worse, I 've been paying {\$140.00} every two weeks on a XXXX XXXX installment loan, and I 've already paid {\$2200.00} between XXXX of last year and XXXX of this year. But my total balance as of XXXX XXXX is still {\$2600.00}! How is this even possible?

On top of my outstanding payday and installment loans, I have a car note from my credit union that I pay {\$320.00} a month on, plus {\$180.00} in insurance. Plus, my rent is {\$1100.00} every month. After taxes, I only bring home about {\$1800.00} a month. So this is really hurting me and I 've reached my breaking point. I 'm really struggling to figure out a way to get out of all this expensive, cyclical debt. I do n't want to default on the loans, but at this point I 'm not seeing another alternative. I recently received XXXX utility disconnection notices from my gas, water and light

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Advance America, Cash Advance Centers, Inc.

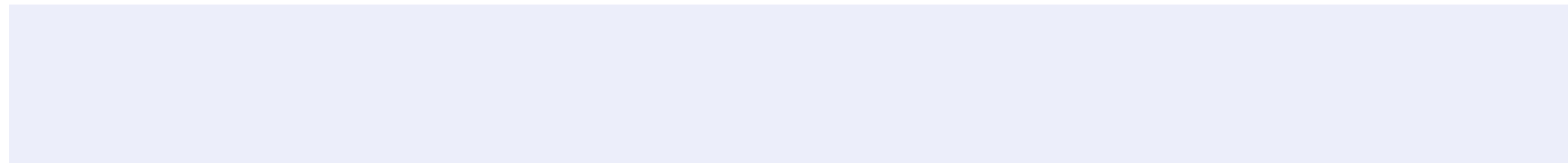
CA

900XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

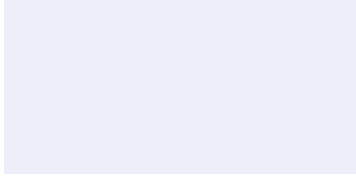
Based on Consumer Complaints



Consent provided	05/15/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1376490

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

companies. To make matters worse, I 'm also facing being laid off from work in the next few months.

I need help. I do not have the ability to repay all these loans. I recently found out that it 's against the law for lenders to extend multiple loans to a borrower with an outstanding loan. So legally I should n't have even been able to get XXXX payday loans plus an installment loan at once. Can the CFPB help me in any way?

I currently have XXXX {\$300.00} payday loans from XXXX different storefronts in my neighborhood : XXXX, XXXX XXXX, ACE Cash Express and XXXX XXXX. I also borrowed an installment loan in the amount of {\$2600.00} from XXXX XXXX XX/XX/XXXX. I am drowning in debt and I ca n't handle it anymore. I need some relief. This is very stressful and expensive.

I first started using payday loans about XXXX or 7 years ago. My current situation of using multiple payday loans every two weeks started XX/XX/XXXX. My roommate moved out and I had to figure out how to cover all of my housing expenses on my own. At this point, I 've been churning XXXX payday loans every two weeks for over two years, and I 've paid an estimated {\$10000.00} in fees, at least. To make matters worse, I 've been paying {\$140.00} every two weeks on a XXXX XXXX installment loan, and I 've already paid {\$2200.00} between XX/XX/XXXX and XX/XX/XXXX. But my total balance as of XXXX XXXX is still {\$2600.00}! How is this even possible?

On top of my outstanding payday and installment loans, I have a car note from my credit union that I pay {\$320.00} a month on, plus {\$180.00} in insurance. Plus, my rent is {\$1100.00} every month. After taxes, I only bring home about {\$1800.00} a month. So this is really hurting me and I 've reached my breaking point. I 'm really

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

900XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/15/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1376492

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/12/2015	Payday loan	Payday loan
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05/01/2015	Payday loan	Payday loan
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05/16/2015	Payday loan	Payday loan
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05/12/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payment to acct not credited

Payment to acct not credited

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

struggling to figure out a way to get out of all this expensive, cyclical debt. I do n't want to default on the loans, but at this point I 'm not seeing another alternative. I recently received XXXX utility disconnection notices from my gas, water and light companies. To make matters worse, I 'm also facing being laid off from work in the next few months.

I need help. I do not have the ability to repay all these loans. I recently found out that it 's against the law for lenders to extend multiple loans to a borrower with an outstanding loan. So legally I should n't have even been able to get XXXX payday loans plus an installment loan at once. Can the CFPB help me in any way?

I received a letter stating that it was a XXXX reminder for an outstanding account which I had not opened. I had never heard of this business before. I tried calling and was asked for personal information which I did not supply. XXXX, XXXX, XXXX and XXXX were not helpful and was hung up on twice. The envelope in which I was supposed to remit payment was self-addressed to NIIWIN , LLC XXXX Lendgreen. XXXX XXXX XXXX, XXXX XXXX XXXX, WI. XXXX.

Generally, they will draft all the interest payments, but REFUSE to draft when I am trying to pay a lot more to reduce my loan principal ; they always act completely confounded, while they are willfully defrauding me, they keep charging exorbitant costs for their actions not mine

This company took {\$180.00} fom my checking account on XXXX XXXX, 2015 and the full balance of {\$880.00} on XXXX XXXX, 2015. They are refusing the refund the {\$180.00}.

To Whom It May Concern : I had a short-term cash advance to cover any overdraft my account could incur. I finisehd paying it the month of XXXX, 2015, but I have been unsuccessful to stop Citibank from charging my bank account since XXXX 2015, after having stopped at the bank XXXX times.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC	VA	231XX	Web	Older American
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Avant Credit Corporation	KS	666XX	Web
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Advance America, Cash Advance Centers, Inc.	TX	752XX	Web
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Citibank	DC	200XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/13/2015	Closed with explanation	Yes	No
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Consent provided	05/05/2015	Closed with explanation	Yes	Yes
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Consent provided	05/16/2015	Closed with monetary relief	Yes	No
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Consent provided	05/13/2015	Closed with monetary relief	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1371529

1357319

1379307

1372451

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/21/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I would really appreciate to bring this issue to their attention since I do not have the time to stop by the bank a XXXX time.

On XXXX XXXX, XXXX, XXXX of my family members received threatening calls from a representative at Phoenix Equity XXXX, claiming that they are trying to locate me so that I can be served by a courier. I got a message and phone number from one of them and returned a phonecall to the company .I was told that I had a balance on a pay day loan that I had taken out in XXXX which now had a balance upwards of {\$2000.00} They would not tell me the principle amount and had very little information about the loan itself. The one thing that the company did make very clear is that If I did not agree with some sort of payment plan with them THAT day for the loan, that I would need to be in court In XXXX XXXX, Mt the following week. The threatened that I would have court costs, lawyer fees, courier fees added on top of the over {\$2000.00} I owed. She put me on a hold for a short while after I told her I obviously wanted to settle it out of court and avoid those costs, but at that time I was next to broke. When she came back from me being on hold, I was told that they would settle today for {\$450.00} ad she made sure that I understood how rare it was for a company to settle with such a low amount, and made me feel as though they were doing me a huge favor in allowing to make two payments on this " loan. " She said that if I did not make a payment that very day that they would pursue me in court in Montana. I have n't lived in Montana for XXXX years now, and the idea of having to be in court scared me. It was not at all feasible for me to take off work and travel to montana for court, and with the added legal fees, attorney fees, etc, that I was threatened with, I was made to believe that I was getting off easy with just giving them the money they were requesting. The company, Phoenix Equity Partners, wiped my checking account out completely that day. They charged my card, from XXXX XXXX XXXX XXXX XXXX in XXXX XXXX SD XXXX on that day and then two weeks later, we agreed I would

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PHOENIX EQUITY PARTNERS LLC	SD	577XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided	05/27/2015	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1387214

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

pay the remaining amount of XXXX, with a XXXX transaction fee each time. The company that I had received the loan from was called XXXX XXXX. On doing a little research, I found out that this is no longer a company. I called the representative back and told her this and she stated that the company may have changed names or gone out of business but that does n't mean I do n't owe the debt, and she would proceed with court if I did n't honor the payment arrangement. So that I what I did. I finished the final payment and received an email saying the debt was cleared afterward. A few days later I received a very similar call from the same company, Phoenix Equity Partners. I returned the call and was short with them, as I had just severely shorted myself financially by paying off the supposed pay day loan and I was angry they were still calling. She then told me that they had received TWO more pay day loans that they were to collect from me. One for the amount of XXXX and one for the amount of XXXX, one taken in XXXX and one taken in XXXX. I was frustrated and started to think that the company was actually a scam to get money from me. I ignored calls from a XXXX XXXX for two days following. These supposed loans, which I do n't recall taking out, were from XXXX XXXX XXXX. I told XXXX XXXX I would not be making any payments or arrangements until I was sent verification of the debt, and some paperwork on my case. She said that it was impossible, that they had NO paperwork, and that if I did not make a payment plan that day that they would pursue legal action, and I would be charged many fees for them having to do so. I simply can not afford it, and so, I made a payment arrangement. I am trying to rebuild my credit and I am very afraid of having to go to court for financial reasons. They are planning to take out XXXX every payday

I got a loan paid it off, and now the company will not close the account and wo n't talk to me. They cont. to tell me that they will look into it and call me back this has be going on for a month now and I cont. to call and they cont. to tell me the same

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Duvera Billing Services, LLC

WA

981XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/03/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1395974

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/21/2015

Payday loan

Payday loan

05/18/2015

Payday loan

Payday loan

06/08/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

story. They have been reporting to my credit report an amount that is incorrect and they up it in an amount XXXX month and not another, when I ask them about it they say theres nothing they can do.

I made loan of {\$1000.00} from mobiloansfrom XX/XX/XXXX TO XXXX XXXX, XXXXI PAID {\$1300.00}. + SO CALLED FIX FINANCE CHARGE ANDCASH ADVACE FEE TOTAL OF {\$780.00}.

THIS MEAN THAT I BORROWED \$ XXXXAND PAYING {\$1100.00} FOR THIS LOAN?

AND THEY STILL TAKING MONEY FROM MY BANK.

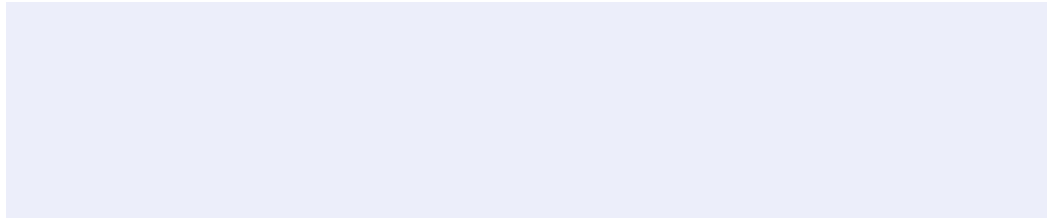
Creditor sold loan for more than I owed and now they are constantly harassing me at work and home even after I ask them to stop calling and simply mail me information.

XXXX x XXXX

In XXXX I got a loan from Allied Cash advance. I had shortly after lost my job and was not able to repay it. They then sent it out to collections. On XX/XX/XXXX I had a company called XXXX call me and try to resolve it. They sent me a validation notice and the whole XXXX yards. I payed the amount they contacted me with and then sent me a document with the amount paid and account number, file number, and saying that it releases me of any obligation of this matter. Well today, XX/XX/XXXX a company called XXXX XXXX called me. I spoke with a lady named XXXX XXXX (supervisor) at XXXX. She was really rude and kept insisting I pay and she kept saying she would n't send me a validation notice or anything. I tried telling her that I had already paid it with another company and tried giving her their name, number, and account number but she kept saying that they 're going to contact my HR and have my wages garnished and stuff. She simply said they don'y send out validation notices because " they just do n't have time to " and that

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC	CA	941XX	Web	Older American
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National Credit Adjusters, LLC	TN	372XX	Web
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CNG Financial Corporation	CA	956XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/26/2015	Untimely response	No
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Consent provided	05/21/2015	Closed with explanation	Yes	No
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Consent provided	06/10/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1388073

1381085

1410647

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/23/2015

Payday loan

Payday loan

05/26/2015

Payday loan

Payday loan

06/17/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

this is just a courtesy call that they do n't usually do this. SPAM!!!!!!!!!!!!!!!!!!!!!!

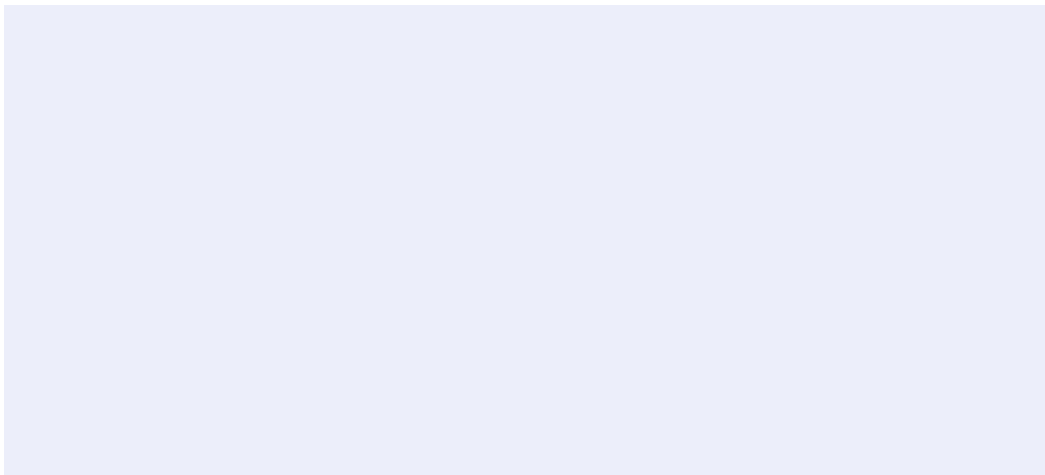
Arrowhead advance got paid XXXX for a XXXX dollar loan I offered to pay them the balance of XXXX dollars due. Today they debited my debit card for XXXX so they have gotten paid XXXX the XXXX loan is illegal in my state of California. I emailed them, weeks ago and they acknowledge my revocation to stop all ach and debit card transaction yet today they debited my account. These types of loans are illegal in my state and yet they still debited my account. I have disputed the charge with XXXX XXXX.

In 2012 I borrowed money from Spot on Loans and paid them in XXXX months later. They did auto withdrawals from my checking and I have the bank statements for proof this paid. Now I am getting collection agency calls to collect on this same account or rather same date of service, and that is the only Payday Loan I made on this date of service.. phone number XXXX XXXX XXXX and another collection Agency last week from phone number XXXX, XXXX. I explained this account paid in full previously and they always send it to another agency. They not only call my number but have found other people in my family their phone numbers. So I can't block them. It was my misfortune to have to borrow from a PAYDAY loan company but I paid it in full. Now it seems that was not enough. I want them to stop calling me.

A {\$250.00} payday loan was deposited into a checking account I closed in 2013 from CashNet USA. I might have used this lender in the past but it had to be over 2 years ago. I called the company once my old bank contacted me (I had no idea this money was deposited until CashNet USA tried withdrawing more than {\$250.00}) and was told I needed to file a police report. I explained my situation emphasizing fact they sent unauthorized money to a very old bank account but they still refused to help. I also offered to send them a copy of my current account statement showing I had absolutely no need for {\$250.00}. My old bank (XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

WLCC	CA	917XX	Web
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GVA Holdings, LLC	TN	379XX	Web
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Enova International, Inc.	TN	378XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/28/2015	Closed with monetary relief	Yes	No
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Consent provided	05/29/2015	Closed with non-monetary relief	Yes	No
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Consent provided	06/17/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1390205

1391558



1426132

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/29/2015	Payday loan	Payday loan
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06/23/2015	Payday loan	Payday loan
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06/24/2015	Payday loan	Payday loan
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06/24/2015	Payday loan	Payday loan
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06/04/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Applied for loan/did not receive money

Applied for loan/did not receive money

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

statement showing I had absolutely no need for {\$250.00}. My old bank (XXXX XXXX) is in the process of returning {\$250.00} to CashNet USA yet I still received an email stating my account is being turned over to collections. This is a giant scam!

I did n't receive a loan from these people who have now escalated this to a litigation firm ARA. This company has " process " servers calling me up to XXXX times a day stating I better contact this number to ARA otherwise they will press criminal charges against me for fraudulent checks!

I received a phone call from an unknown number. The caller stated that I need to call back to the Florida Attorney General office at XXXX XXXX XXXX - attorney general state of florida. They threatened me stating that if I do n't call back within XXXX minutes, I will be arrested and thrown in jail for 6 months.

I was lay off from my job on XX/XX/2014 making it impossible to pay back a XXXX pay day loan with Checksmart and a \$XXXX loan XXXX. I have tried to make arrangements to pay back through an installment plan. Instead I am getting threatening phone calls about being summoned because of fraudulent transactions compromising my social security. I have checked the number that calls and I have read some comments about being a collection agency. The number is XXXX Pleas help me stopping the illegal practice by the collection agency.

I applied for a payday loan online and was pre approved for XXXX then I was told by email to visit a local check into cash store with the proper documents and I would walk out with my cash.but I was never given the chance to go to the check into cash store and forfill my application.

there was a loan with check n cash and XXXX finance in my name and i didnt authorize a loan in my name. the company did not ask for any address, identification, or income verification. They said it was sent to an XXXX and i do not

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Financial Credit Service, Inc.

TX

770XX

Web

Cottonwood Financial Ltd.

TX

774XX

Web

Community Choice Financial, Inc.

OH

430XX

Web

Check into Cash, Inc.

CA

906XX

Web

Check into Cash, Inc.

TX

760XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/06/2015	Closed with explanation	Yes	No
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Consent provided	06/23/2015	Closed with explanation	Yes	No
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Consent provided	06/24/2015	Closed with explanation	Yes	No
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Consent provided	06/24/2015	Closed with explanation	Yes	Yes
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Consent provided	06/04/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1441902

1434405

1435210

1435421

1405714

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/05/2015 Payday loan Payday loan

06/19/2015 Payday loan Payday loan

06/10/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

identification, or income verification. They said it was sent to an XXXX and i do not bank with XXXX. I called the bank but they have no account in my name

The name of the lady that contacted me is XXXX XXXX phone number at XXXX, she said she was with XXXX XXXX out of XXXX, texas, she told me I had felony fraud charges against me and a useless check issued and that XXXX the woman told me I was going to XXXX for 108 days and I was going to have a warrant out and I never receive any mail from these people to see If they are legit please help me, my name is XXXX XXXX and XXXX number is XXXX, thank you

I took out a loan in 2011 from Cash Call for XXXX The balance never goes down The interest on this loan was 139 %. I see where there is a lawsuit against them from certain states and my state Indiana is XXXX of them. I have stopped paying them since I already have paid them over XXXX. I guess if they try to sue me I will have to get a lawyer. I do n't feel I should pay them anymore money.

I tried to make a {\$15.00} purchase and a {\$30.00} purchase from XXXX XXXX on Sunday XXXX XXXX. While I thought I was using my regular PayPal account linked to my bank account for the purchases, I was led through XXXX simple questions that looked like verification questions (birthday and XXXX digits of social security number) and presto, I received a loan without even knowing it!!! I am in the process of buying a home and had a near XXXX credit rating. I never wanted a loan for XXXX dollars of purchases, especially when I am in the process of applying for a home mortgage (which takes weeks, not XXXX entries to verify identity). My lender notified me on XXXX, XXXX XXXX that I had applied for a loan XXXX.i had never heard of the company and neither had he. After doing Internet research, I learned that PayPal did a hard credit check without me even realizing that it had happened. I called PayPalCredit and they gave me the classic excuses for why they ca n't do anything to help me. I immediately transferred {\$45.00} from my regular PayPal account to pay off the balance of the PayPal

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

TX

760XX

Web

CashCall, Inc.

IN

465XX

Web

Older American

PayPal Holdings, Inc.

DC

200XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/05/2015	Closed with explanation	Yes	No
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Consent provided	06/19/2015	Closed with explanation	Yes	No
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Consent provided	06/15/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1407383

1430862

1414158

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/05/2015	Payday loan	Payday loan
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06/19/2015	Payday loan	Payday loan
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06/10/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Credit loan I never intended to have. I then closed the PayPal credit account. I then asked about the interest rate and learned that the rate was 19+ %. This is obviously a bait and switch that PayPal is using to trick people into paying 19 % interest in balances for purchases without even being aware that it happened. I need help removing this entry from my credit report because this deceptive company refused to help me after speaking with XXXX different people at the company in professional levels of management.

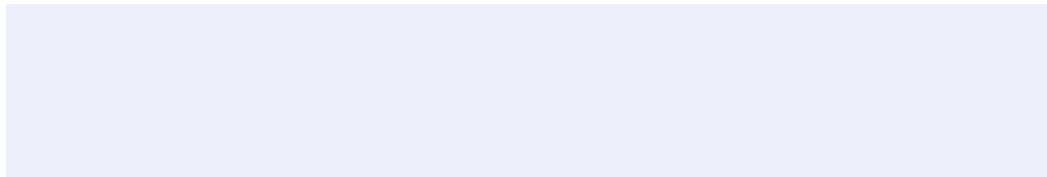
I was told there was XXXX initial finance fee of XXXX the rest would be payments of XXXX on a XXXX loan so today would be last payment of XXXX ... they took XXXX and still said I owed XXXX so I called and talked to them they were jerks to me, and said you get charged XXXX finance fee every XXXX wks unless you make bigger payments!! That was not how it was explained to me when I called and asked questions..I'm not paying them another cent they got their money plus some. how can they lie and get away like this.

I applied for a loan online and was approved, but did not know that the interest would be daily added. I thought it was a signature loan. Then I did not know that at the time the company was not registered in my state. They have tacked on high interest that I can not afford I have paid already on the loan.

Received an email from XXXXXXXXXXXX stating that my loan was denied ... Since I would never use a payday loan company and did not submit an application to them I was surprised to receive the notice. Because XXXX of my debit cards had been compromised as well, this made me exceptionally nervous. The email had a phone number which is also the number on their website and on the XXXX emails I have subsequently received from them. I called the number XXXX different times and held for XXXX and a XXXX minutes, then XXXX minutes, then XXXX and a XXXX minutes and NEVER did anyone come to the phone.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

IL

615XX

Web

Speedy Cash Holdings

LA

701XX

Web

Community Choice Financial, Inc.

TX

770XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/05/2015	Closed with explanation	No	No
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Consent provided	06/19/2015	Closed with explanation	Yes	Yes
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Consent provided	06/16/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1408114

1430421

1414882

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I emailed them and told them of the problem at the same email address from the email to me and it is also suggested on their site and on the response emails. I received XXXX emails each saying they have no record of my email address and can not help me.

How did they ever send this to my email if they did not have it? Why can they not simply look at the name and other info?

In my opinion they are purposely refusing to assist me in this extremely important matter. I can only assume they or their employees are likely to be involved in this given their obstructionism.

Thanks for any help you can provide

I have never personally applied for a payday loan. A XXXX years back I was living with my ex boyfriend and was immediately made aware that he was making fraudulent purchases without my consent and got all of the purchases credited back to my bank account. I do n't know if he applied for a payday loan at that time because this is my XXXX time hearing about it and I currently have no way to contact him but I do know I 've never personally applied for XXXX. The reason I 'm filing this complaint because I am now being harassed by a collection company on behalf of Ace Cash Express and threatened to be sued for a payday loan I never applied for. Furthermore they are now harassing my father who is ill and worrying him about the matter to the point where he contacted me very upset. When I called the collection agency their primary focus was to intimidate me more into making an agreement and could n't provide me with any information about the loan other than I was going to be sued and served tomorrow if I did n't make a agreement today. The calls to my relatives and the harassment needs to come to an immediate end:

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

900XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/01/2015	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1400507

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/21/2015	Payday loan	Payday loan
06/02/2015	Payday loan	Payday loan
07/05/2015	Payday loan	Payday loan
06/26/2015	Payday loan	Payday loan
07/10/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I received numerous calls & emails from CashCall (the company) to get loans. I needed the \$ \$ \$ and I finally gave in and got into a financial situation (125 %) interest and have been challenging the CashCall Inc. and finally they reduced the interest rate from 125 % to % 75.

I was wondering if could get assistance from your organization to get a better interest rate from CashCall Inc.

I ca n't stop Bill collectors for harassing me. Or making have conical problems

This lender keeps contacting me about a closed charged checking account and false reporting on my XXXX credit report.

I received a {\$500.00} loan from Kickstand Lending that was deposited into my checking account. I called my bank and them right away. They agreed to remove the {\$500.00} from my account and stated they would remove the fraudulent inquires on my credit reports. All but XXXX has removed the inquiries. This is very degrading on my report! I have no reason to ask for a payday loan and do not want that reporting as it is fraud. I filed a few complaints with XXXX about this and they have yet to remove it. I have great credit and charge and pay my bills. I do not want my creditors thinking that I 'm asking for a cash loan of any kind.

Can you please help me with this? I would really like it removed completely from my XXXX report. You can check to make sure it is fraud. I greatly appreciate all of your help in the past and in the future. You 're doing a great justice for many!

I can also supply my bank statement with this deposit if necessary.

Thank you.

Regards, XXXX

I received a payday loan with (Check into Cash) I paid interest fees and somehow my banking account gets completely out of order I explained this to them and they continued to send check through my account, then broke all kinds

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.	VA	221XX	Web	
Speedy Cash Holdings	CA	921XX	Web	
Mobiloads, LLC	PA	155XX	Web	
Advance America, Cash Advance Centers, Inc.	FL	346XX	Web	Older American
Check into Cash, Inc.	OK	744XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/23/2015	Closed with explanation	Yes	Yes
Consent provided	06/03/2015	Closed with explanation	Yes	No
Consent provided	07/05/2015	Untimely response	No	
Consent provided	06/26/2015	Closed with explanation	Yes	Yes
Consent provided	07/13/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1430873

1401818

1451316

1440996

1462350

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/01/2015	Payday loan	Payday loan
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07/04/2015	Payday loan	Payday loan
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07/29/2015	Payday loan	Payday loan
------------	-------------	-------------

07/24/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

them and they continued to send check through my account, then broke all kinds of confidentiality codes/law 's, Thank You For Your Time.

I have received several phone calls from a debt collector mentioned above. They state that a payday loan was taken out in XX/XX/XXXX and that the balance of this loan has not been paid off and has been sent to them for collection. I have no records of taking out any pay day loans at that time and no documentation of a due or past due loan. The representative informed me that they are trying to collect this debt and that if I do not pay the settlement through them, I be summoned to appear in court and be responsible for the full amount of the debt plus legal fees. I explained to them that since I have no recollection of taking out this payday loan, that I would require documentation specifically stating the exact loan and its current status before moving any further on this matter. I received my XXXX call on XX/XX/XXXX and have not received any documentation to this point. This collection agency has also started calling my family

I payed speedy cash awhile ago and I do n't understand why that it is not taking of my credit

A credit of {\$1000.00} was made to my bank account by Castlepayday. I did not apply for any loan. I contacted the bank & they instructed me to call Castlepayday which I did. They verified all the information, told me a debit would occur on XXXX/XXXX/15. Today the bank called and Castlepayday debited XXXX. I again contacted them and was told the additional XXXX was interest amount on the XXXX loan. They again verified the transaction and I was told that the XXXX would be reversed along with a XXXX fee because their action caused an overdraft at the bank. I was told the first action occurred because of an error in typing the account number by one of their employees. But to then make a XXXX mistake is unacceptable.

applied for loan with P N C financial, they required I pay for loan insurance after

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Professional Credit Management, Inc

AR

720XX

Web

SpeedyCash, Inc.

FL

320XX

Web

Big Picture Loans, LLC

MN

553XX

Web

Older American

PNC Bank N.A.

GA

302XX

Web

Older American,

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/08/2015	Closed with explanation	Yes	No
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Consent provided	07/04/2015	Closed with non-monetary relief	Yes	No
Consent provided	07/30/2015	Closed with explanation	Yes	No

Consent provided	08/05/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1447519



1451172

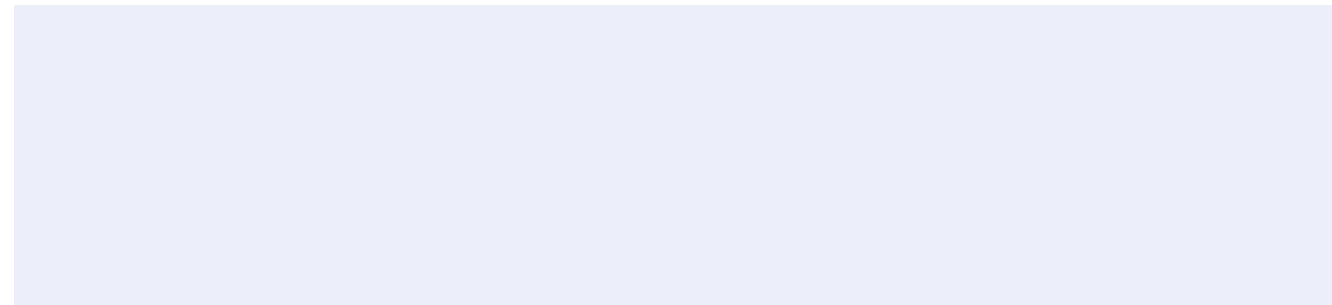
1492774



1486155

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



07/29/2015

Payday loan

Payday loan

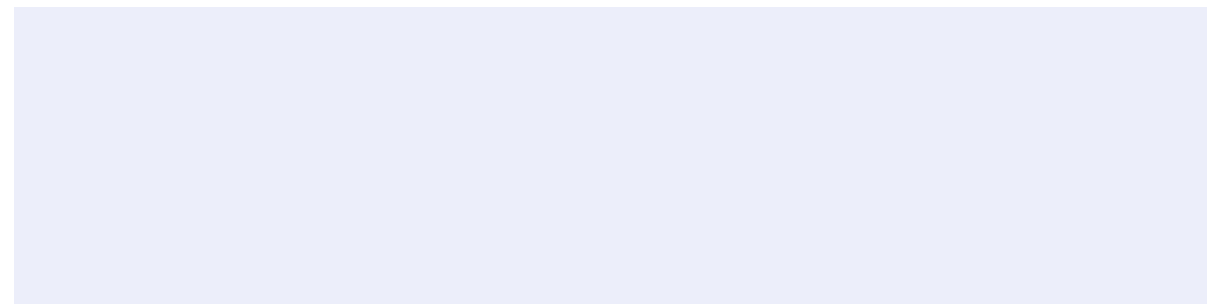
08/04/2015

Payday loan

Payday loan

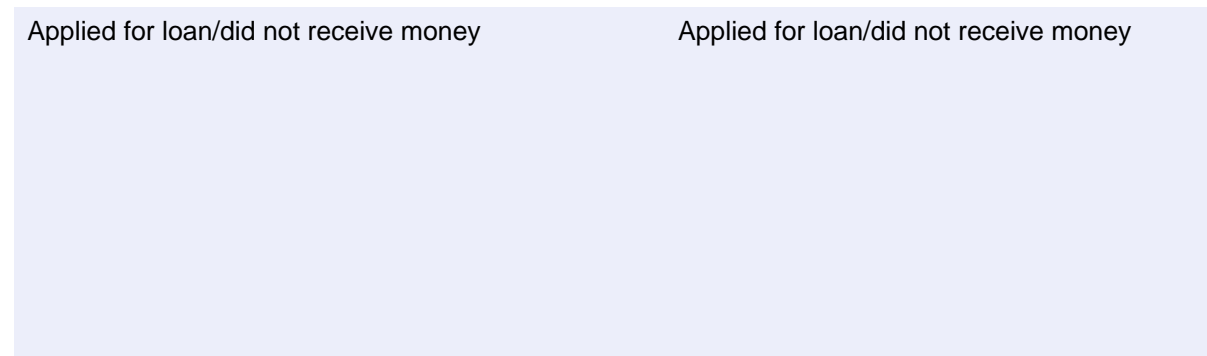
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the loan was approved and prior to funds being deposited in my bank, after they received my money they informed me I would need to make another payment to have my approved loan clear the bank, I said no, requested a refund of my so called insurance payment and was informed to make another payment to them and then they could get me a refund of my initial payment plus a payment to refund that payment, so they have XXXX XXXX dollars and tell me I need to pay more to get the refund of my money

This company called me to threaten me with legal action regarding a payday loan from a company (some marketing group) I know nothing about. It was explained to them that I had taken out payday loans several years ago and they have been paid. I was then asked if I had proof of the payment. I stated that this was several years ago and I do n't have any information regarding it and that again the loan had been paid regardless. The representative stated that I was going to be sued and that they were going to deliver paperwork within XXXX hours to my address regarding a judgment hearing and that I needed to make sure that I signed page XXXX of the document. I stated that I would not sign any paperwork and I hung up. This company called me on both my cell phone and home phone numbers stating that there was going to be legal action and that either myself or my attorney needed to call back.

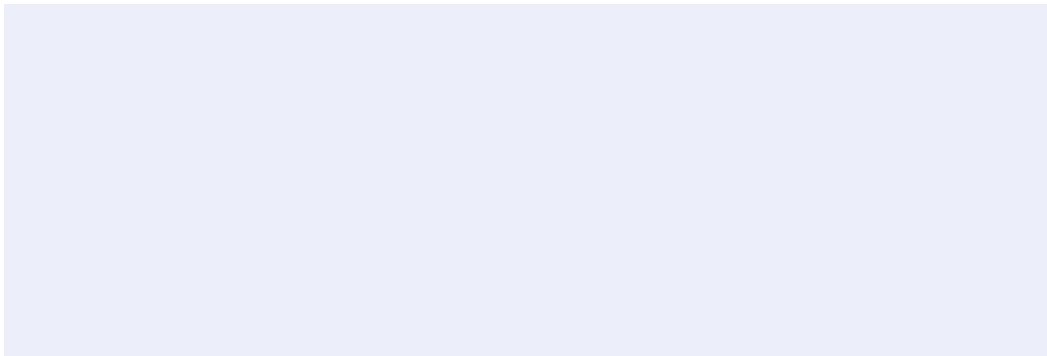
I applied for a loan that was necessary via Castle Payday. I checked the scheduled delivery date and the account / routing number. Everything was accurate on the loan application (I have printed copies).

The funds never made it to my account, and I have spent two days on the phone with a call center XXXX.

I have been on the phone with that call center too often, and they have begun to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]				
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Servicemember

J.S Resolution Group, Inc. CA 925XX Web Servicemember

[Redacted]				
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Big Picture Loans, LLC CA 925XX Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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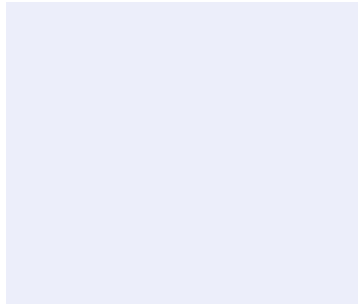
Consent provided	08/06/2015	Closed with explanation	Yes	No
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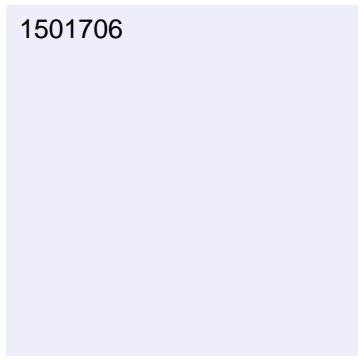
Consent provided	08/04/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1493233



1501706

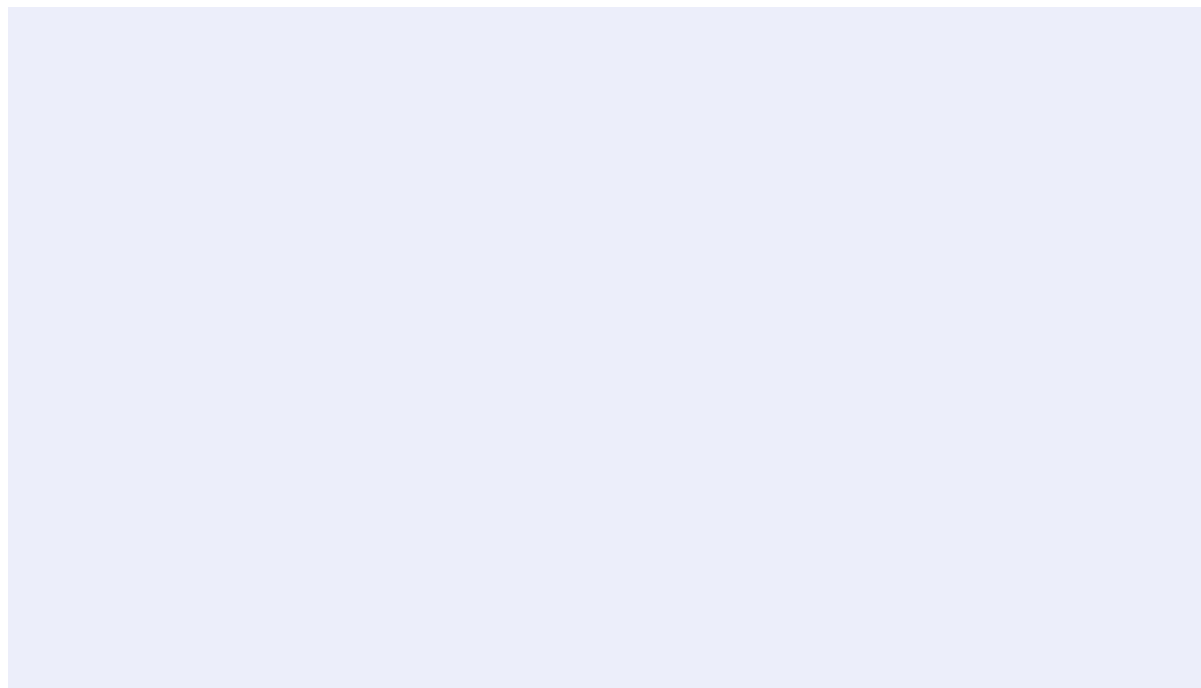
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/09/2015	Payday loan	Payday loan
07/14/2015	Payday loan	Payday loan
07/17/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

lie to me. The first issue was that they mentioned that the account number was too short. After being disconnected while on hold, I called back. The next issue they told me was that the account number was correct but the routing number wrong. After being disconnected while waiting for the supervisor to get a bank representative on the line, I called the bank and verified the funds were never deposited. Again, I have a print out of the application. The account numbers are accurate, and were entered correctly.

My concern now is that this company has my personal information, which it has misused and further misrepresented itself during our business transaction.

I can not contact any employees of Castle Payday. They will not respond to emails I have sent them.

I can not get a clear answer to whether or not funds were moved, or if this was some sort of scam.

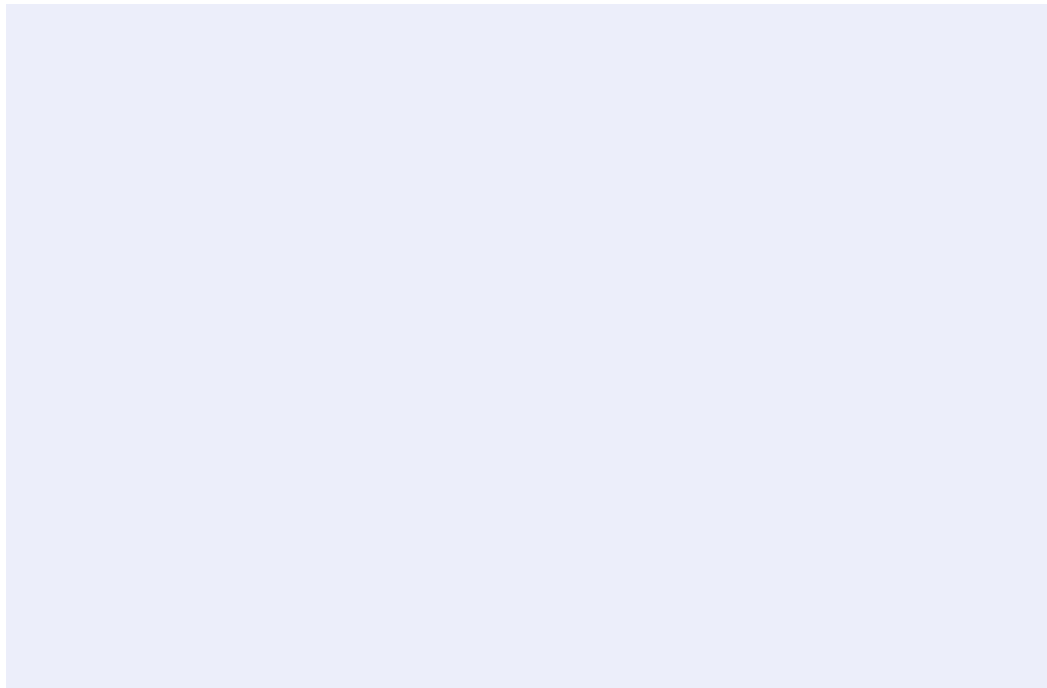
On XXXX XXXX received a call from a XXXX XXXX stating I had 72hrs to Connect her at Samuel Whittaker and associates at XXXX XXXX XXXX XXXX XXXX, XXXX NY XXXX. Her telephone number XXXX. She stated if I did not call within these 72hrs than I would have a civil suit filed against me and XXXX in XXXX and XXXX county and I have been warned and have a great day!

As a continuance to my official Case number : XXXX filed XXXX/XXXX/15, the Spot Loan has withdrew funds from my account a day prior to my request for withdrawals on the XXXX! Now I will be charged an overdraft fee of {\$35.00}. I do not have earned income! Have you reached out to Spot Loan yet?

I have a collection company CCBA stating they are threatening a lawsuit of a payday loan i supposedly had a year ago. They sent me an email about it and payment

Payday Loan Complaints with Consumer Complaint Narratives

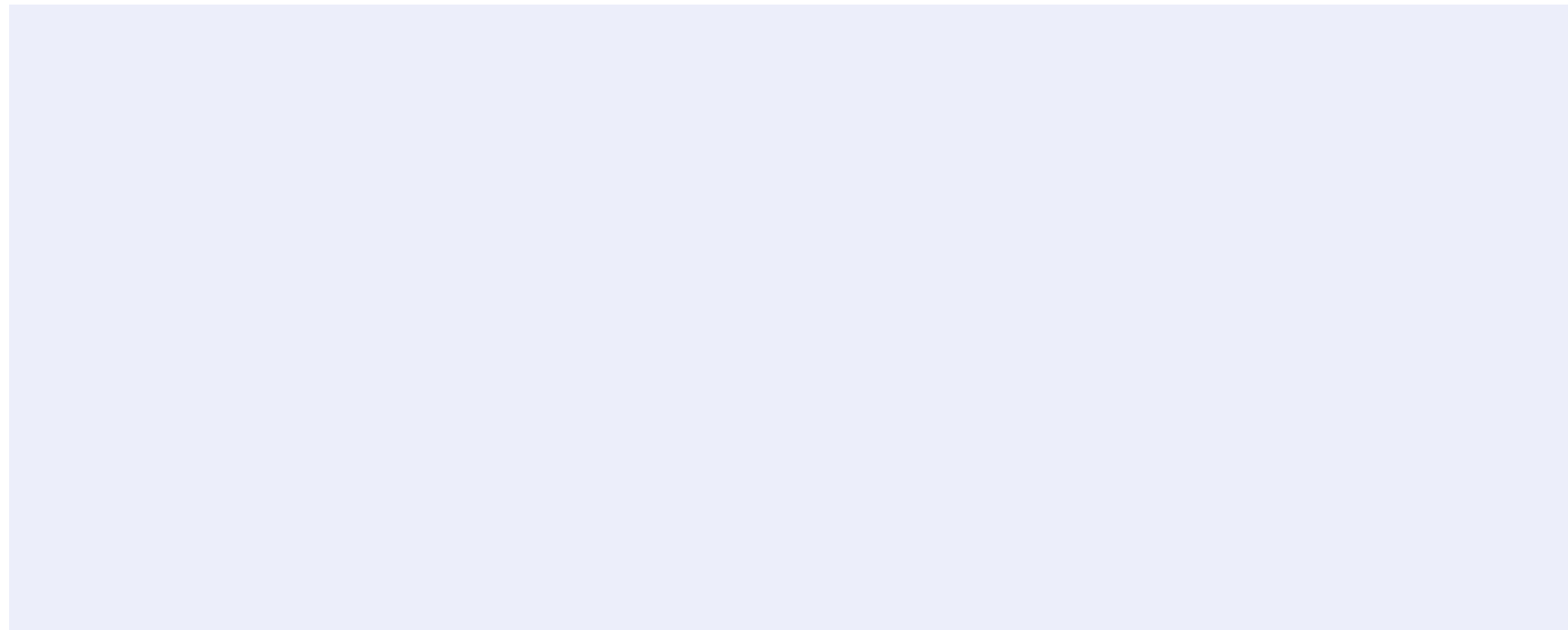
Based on Consumer Complaints



Company believes complaint represents an opportunity for improvement to better serve consumers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Samuel Whitaker & Associates LLC

TX

751XX

Web

BlueChip Financial

CA

928XX

Web

CCBA Inc.

LA

708XX

Web

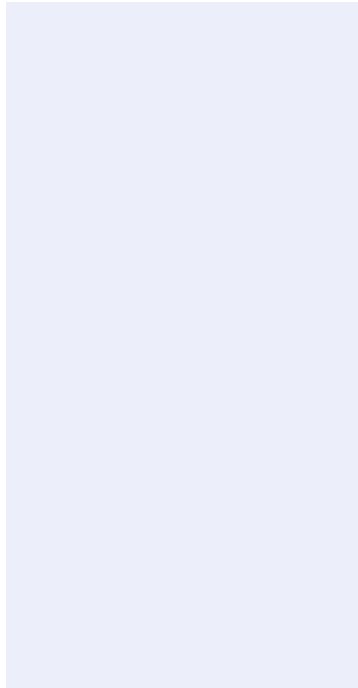
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/14/2015	Untimely response	No	
Consent provided	07/20/2015	Closed with explanation	Yes	No
Consent provided	07/27/2015	Untimely response	No	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1460922



1466657

1476973

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/19/2015

Payday loan

Payday loan

07/28/2015

Payday loan

Payday loan

08/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

plan. I have never received any documentation in the mail stating the debt owed and a chance to respond to the original creditor. XXXX XXXX has not sent any documentation. They are wanting banking info and setup a payment plan but i am scared to give out any information with out a official documenation of the debt and verification sent from the original lender. Once that is done, then we can work out a payment plan.

This company does not show up in the California Business Oversight as having the legal right to charge a usury interest rate of over 1000 % to persons in the state of California or elsewhere. I received an undated letter from them on XXXX/XXXX/2015 claiming to turn this illegal account over to a collection agency IF I did not pay this illegal account # XXXX.

I borrowed XXXX in 2012, I have already paid back XXXX and I still owe XXXX more payments of XXXX the interest rate is 135 %. My car is broken and I ca n't afford a new one and still make this payment. they take out of my bank every month, I ca n't afford to stop paying and them harass me at work and ruin my credit with negative information. I was told this interest rate is not legal. I need help to learn what my options are?

I took out a payday loan in 2012, I lost my job shortly thereafter and they kept charging my bank account. I eventually closed my account and paid the overdraft fees of approximately {\$140.00}. I have moved a couple times since then due to my fiancée 's work and and my family is receiving threatening calls from a lady who states she is issuing a felony warrant for my arrest due to non-payment. I contacted her yesterday, as per I was a XXXX, and told her she is in violation of the FDCPA and to stop contacting my family. She said she will contact whoever she wants and in XXXX hours there will be a felony warrant issued for my arrest. Her name is XXXX XXXX, with XXXX, XXXX and XXXX out of XXXX, her phone number is (XXXX) XXXX. She has given third party information to my sister in

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

CA

917XX

Web

Older American

CashCall, Inc.

AL

351XX

Web

EZCORP, Inc.

TN

381XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/19/2015	Closed with explanation	No	Yes
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Consent provided	07/28/2015	Closed with explanation	Yes	No
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Consent provided	08/01/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1473304

1491808



1497963

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/28/2015

Payday loan

Payday loan

08/03/2015

Payday loan

Payday loan

08/07/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX, my mother in XXXX, and is contacting my sister 's husband on his cell phone. I asked her to cease and desist all verbal communications and to contact me via email, she became irate and started yelling and screaming that she 's coming for me. I was at work, so I just hung up.

I am unable to make a payment this month because I have unexpected major car repairs. I contacted the lender and they have called more than ten times daily to threaten me with " major collection actions " if I do n't borrow the money, pawn something or take another payday loan to make my payment. I am afraid of what will happen next.

First Cash Call never ever thoroughly explained my interest rate nor explained to me how long it would take for me to pay it back. I fully remember when I took the XXXX loan, the rep told me it would be XXXX a mth and for me to do the math and figure out how long it would take. I took it out in XXXX, have paid it every month on time and today I noticed I still owe XXXX. I asked them how is this possible, and they responded with I should have read the contract with XXXX of their reps. I was deceived and taken advantage of by that first phone call with them. I asked questions but they have lied since that day one call I placed to them. Secondly, I asked they take the \$ money out on the XXXX, but no, since XXXX they 've been taking the money out on the XXXX. I called and spoke to them on XXXX XXXX, XXXX XXXX, XXXX XXXX, and XXXX XXXX, and today, all for the same reasons to please do not take money out til the XXXX and they have ignored my every request. Today I called my bank to put a stop payment on these jerks, and if I do decide to pay them back I will on my own terms, but having been lied to, deceived, and taken advantage of, I 'm leaning on never giving them a dime again.

Northway Financial a payday loan company extended several loans to me from at least XX/XX/XXXX through XX/XX/XXXX. A company using the name XXXX XXXX XXXX (XXXX) has been harassing me for months to collect a {\$990.00}

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bliksum, LLC	CA	958XX	Web	Servicemember
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CashCall, Inc.	CA	927XX	Web	
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Northway Broker Ltd.	TN	372XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/29/2015	Closed with explanation	Yes	No
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Consent provided	08/03/2015	Closed with explanation	Yes	No
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Consent provided	08/14/2015	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1491145

1500657

1507780

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/07/2015	Payday loan	Payday loan
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08/20/2015	Payday loan	Payday loan
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08/30/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

debt. First it was XXXX debts now its XXXX and as I look back at my bank statements I see they deducted for the loan amount using XXXX transactions each time. There is no record of any loan made that was not repaid under their terms. I have been harassed for months by XXXX with many calls logged on my phone and available from my carrier. They have called me a deadbeat, thief, swindler, XXXX among others I ca n't recall. I have been threatened with jail, lawsuits and arrest at my job and home. When I ask for the address they state for safety reasons they ca n't give me the address. When I ask for their business license number they say it is none of my business.

I borrow {\$350.00} and now I 'm been treated unfairly .I did n't know I woke have to pay back {\$1100.00} and charging me {\$780.00} in finance charges otherwise I would n't have got this loan. I honestly do n't know what to do but I desperately need help. This is a straight robbery. The name of this company is Boulevard Cash

I had to take out a number of pay day loans to help cover exspenses ive been trying to pay but at 783 % interest it is almost impossible they wont stop calling am im at my wits end and I do n't know where to turn

I applied for a loan online and in person by speedycash multiple times but did NOT recieve ANY money. This is a very bad misrepresentation by this firm and they are helping aid XXXX in further retaliating to a wrongful termination and equal employment opportunity commission investigation along with a human rights act. This firms main concern was to find out if i have defrauded the government by collecting social security when i am clearly able to work. speedycash I have used a time or XXXX before and now they only are concerned with aiding and abetting a criminal business owner in depriving a qualified candidate with a XXXX of his equal employment opportunity he is afforded under the USA constitution by further aiding and abetting a local business owner in retaliating to a district judge 's order.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Wakpamni Lake Community Corporation	AL	368XX	Web	
GVA Holdings, LLC	MA	017XX	Web	
Speedy Cash Holdings	MO	658XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/10/2015	Closed with explanation	Yes	No
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Consent provided	08/30/2015	Closed with monetary relief	Yes	No
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Consent provided	08/30/2015	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1507876

1529387

1544168

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/31/2015

Payday loan

Payday loan

08/07/2015

Payday loan

Payday loan

08/18/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I have a loan with Check N Go. The loan is now at {\$870.00} with fees and re-financing, even though it started off at {\$500.00}.

I have refinanced it four times.

Today, I asked for an extended payment plan, and they said that they do not have to offer one in the State of Ohio.

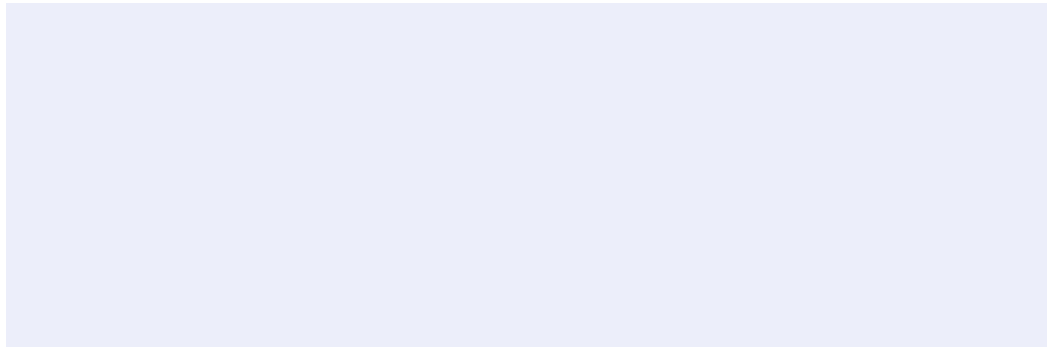
I would like to file a complaint against them.

A guy from Eloans sent me an email and said that I got approved for a {\$5000.00}. I called him and talked about the loan payments, ect. He said that they did n't need any collateral only thing I had to do was send {\$140.00} to put insurance on my loan just in case something happened to me. I sent the money and he told me that someone would call me from XXXX XXXX with an activation code. So the guy called me and gave me the code but it was a lot of breakish in the phone. Then another guy called me from XXXX XXXX XXXX to get the code so he could deposit the money into my account. When I gave him the code it was wrong so he called XXXX XXXX and told them the code was invalid so the guy from XXXX said that I would have to pay {\$200.00} just to get another code I told him I did n't have it. I told that sounded crazy. So the guy from XXXX said that when its a miscommunication between two parties that the customer was responsible for the {\$200.00} and that XXXX XXXX had to pay me {\$4000.00} that was their penalty. I knew then I had been scammed.

I borrowed {\$2500.00} from Western Sky (XXXX) and I paid the principal of the loan and I called to check the balance and was informed that the remaining balance was more than the original loan. Now I am receiving calls stating that I defrauded a banking institution and a judgment is being filed against me. These people have been unreasonable. In a desperate situation I contacted a Pay Day

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

OH

442XX

Web

Banco Popular North America

MS

388XX

Web

Delbert Services

TN

381XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/31/2015	Closed with explanation	Yes	Yes
Consent provided	08/14/2015	Closed with explanation	Yes	Yes
Consent provided	08/18/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1544949



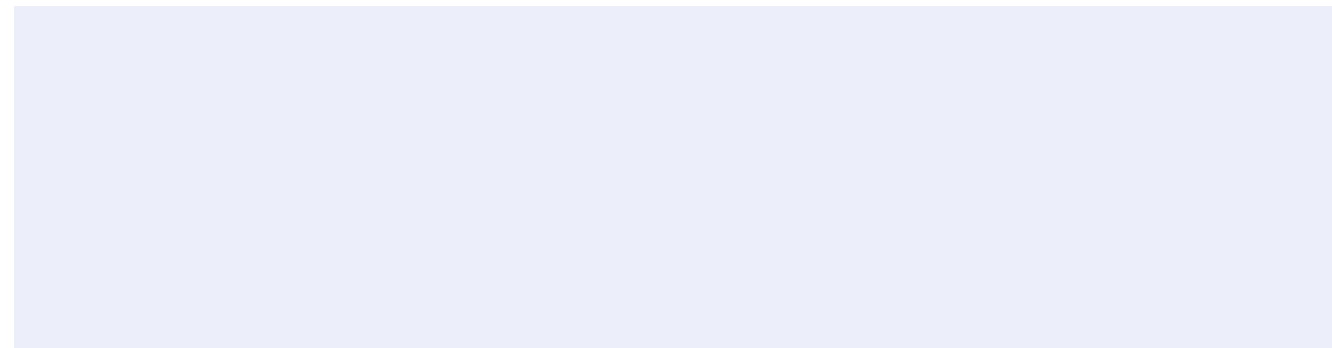
1508895

1523858



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/04/2015

Payday loan

Payday loan



08/10/2015

Payday loan

Payday loan

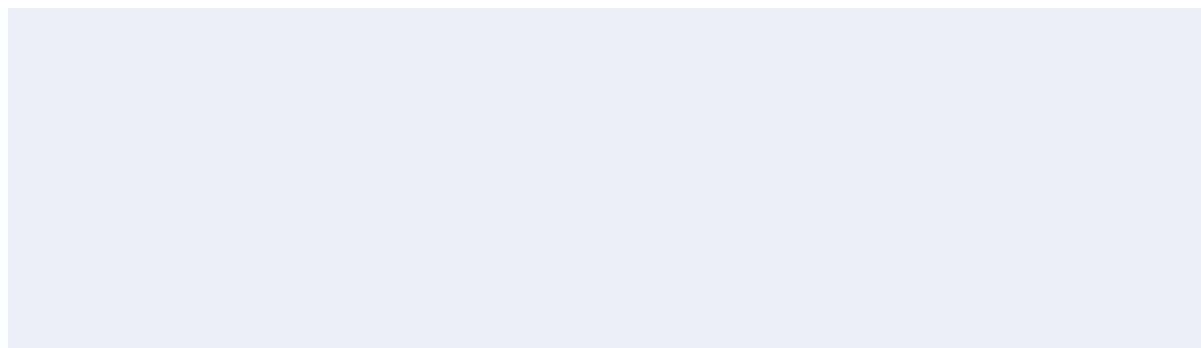
09/05/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Loan Solution and paid the fee to them and I was informed that this company was not licensed in the state of Tennessee. Today, I called and they stated that I owe {\$2300.00}.

I need help in this situation, this has ruined my credit and I see that this company has been banned in several states and after the principal balance has been paid they are not able to recoup any other funds. Can you please assist in this matter.

ThanksXXXX XXXX XXXX

I took out a loan from this company, just after I took out this loan I was displaced from my job of 6 years, I was trying to do the right thing and notify this company of my displacement. I told them would like to set up payment plan until I get back to work I also told them I had to close my checking account the money wo n't be there do not debit my account they debited my account anywaysThen charged me XXXX on my account, the rep or supervisor refused to work with me telling me I had to pay the regular payment told them I do not have the money or resources at this time they told me nothing they can do, this company refuses to work with meOr set me up on any repayment plan which would allow me an opportunity to repay the loan

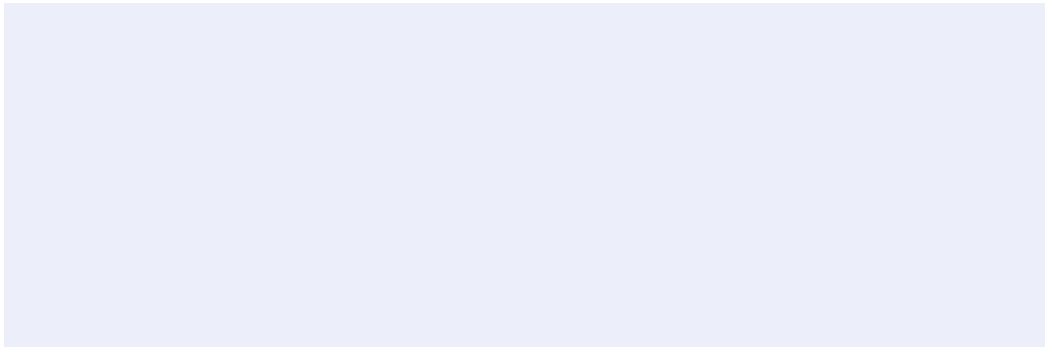
I have dealt with this company before. My paydays are on Thursdays. This is the date that I want it taken out. When I signed up for this loan they did not tell me they were going to take it out on Mondays till after I got the money. Now I am charged banking fees on top of the loan fees.

Bank of XXXX, XXXX IL. charges XXXX for each charge that is in the negative I called them an told them this and they refuse to move the date

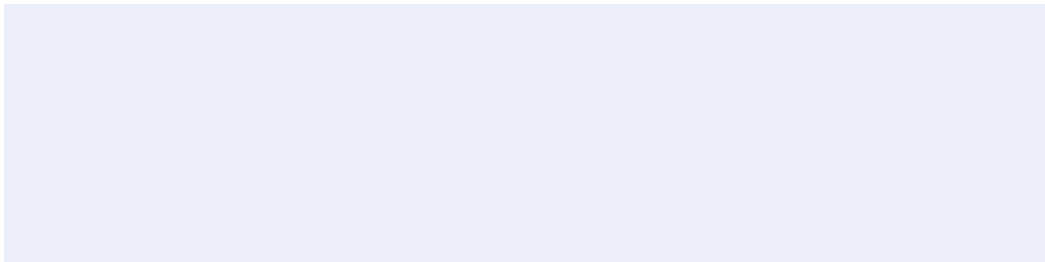
Check into cash on XXXX XXXX XXXX Ohio issued a loan to me for an amount of approximately XXXX dollars in XXXX, I made payments. Upon making another payment later in 2013, maybe XXXX payments later, there was a offer of

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Bliksum, LLC	SC	297XX	Web
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Speedy Cash Holdings	IL	620XX	Web
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Check into Cash, Inc.	OH	449XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	09/08/2015	Closed with explanation	Yes	No
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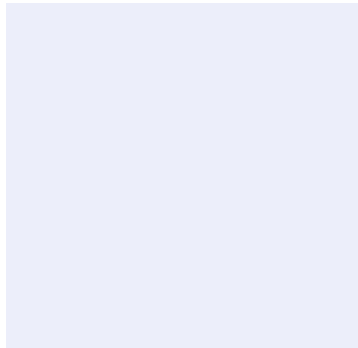
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Consent provided	08/10/2015	Closed with explanation	Yes	No
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Consent provided	09/10/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1552107



1510382

1553834

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/05/2015

Payday loan

Payday loan

08/23/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

refinancing loans and receiving a new loan for more cash. I asked that this special be explained to me thoroughly before accepting the refinancing of current loan or any extra money upon refinancing. After agreeing to get the loan I was handed approximately \$ XXXX on a loan that was originally the \$ XXXX, after refinancing. I was not made aware of that, I was fooled into accepting this with the understanding of a much higher amount, then handed {\$30.00} approximately with expectations of hundreds more. Although there were emergency reasons for these loans, as a consumer I was lied to and cheated and taken advantage of. I now receive calls that I would be arrested and fake warrants via e mail threats. The original cashiers name was XXXX. This is criminal to XXXX people in debt and attempt to destroy my credit history.

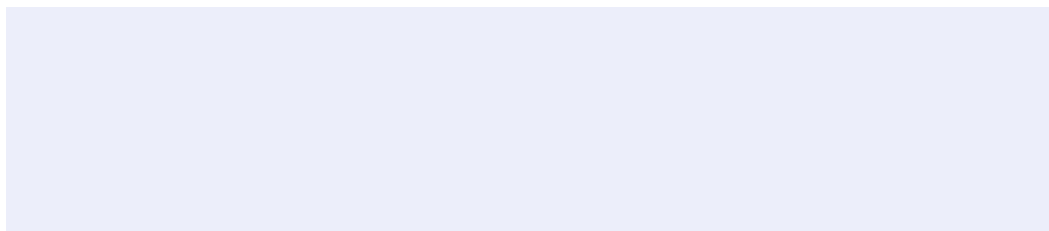
Misleading, excessive interest rates, lying about reporting to credit bureau.

When you talk to them and the mailer informs you that you are approved, you get a loan look at the website, it looks like you are paying {\$100.00} per {\$1000.00} lent which is fair. They ask you the days you get paid, i get paid twice a month, they charge me not {\$100.00} for the whole loan but per pay period and deduct {\$150.00} each pay period so basically you only pay {\$50.00} towards principal. These are loan shark rates. Also, they state in emails that they report positive payments to the credit bureaus. That is a lie, They misinformed me I believe I should only pay {\$100.00} like they told me, I have paid the entire principal off when I found out about the scam but {\$500.00} in interest for only 90 days of a loan.

on XX/XX/XXXX I signed up for a loan from " CHECK n GO " a payday loan office in XXXX, ca. I have been getting a payday loan from them for a number of years and was a very good customer. this office is very busy with just one girl working the desk. On this day XXXX when I was paying my {\$300.00} loan she said to me " would n't it be nice to not have to drive all the way down here every month? She

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC	FL	347XX	Web	
CNG Financial Corporation	CA	950XX	Web	Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/14/2015	Untimely response	No
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Consent provided	09/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1553593

1532099

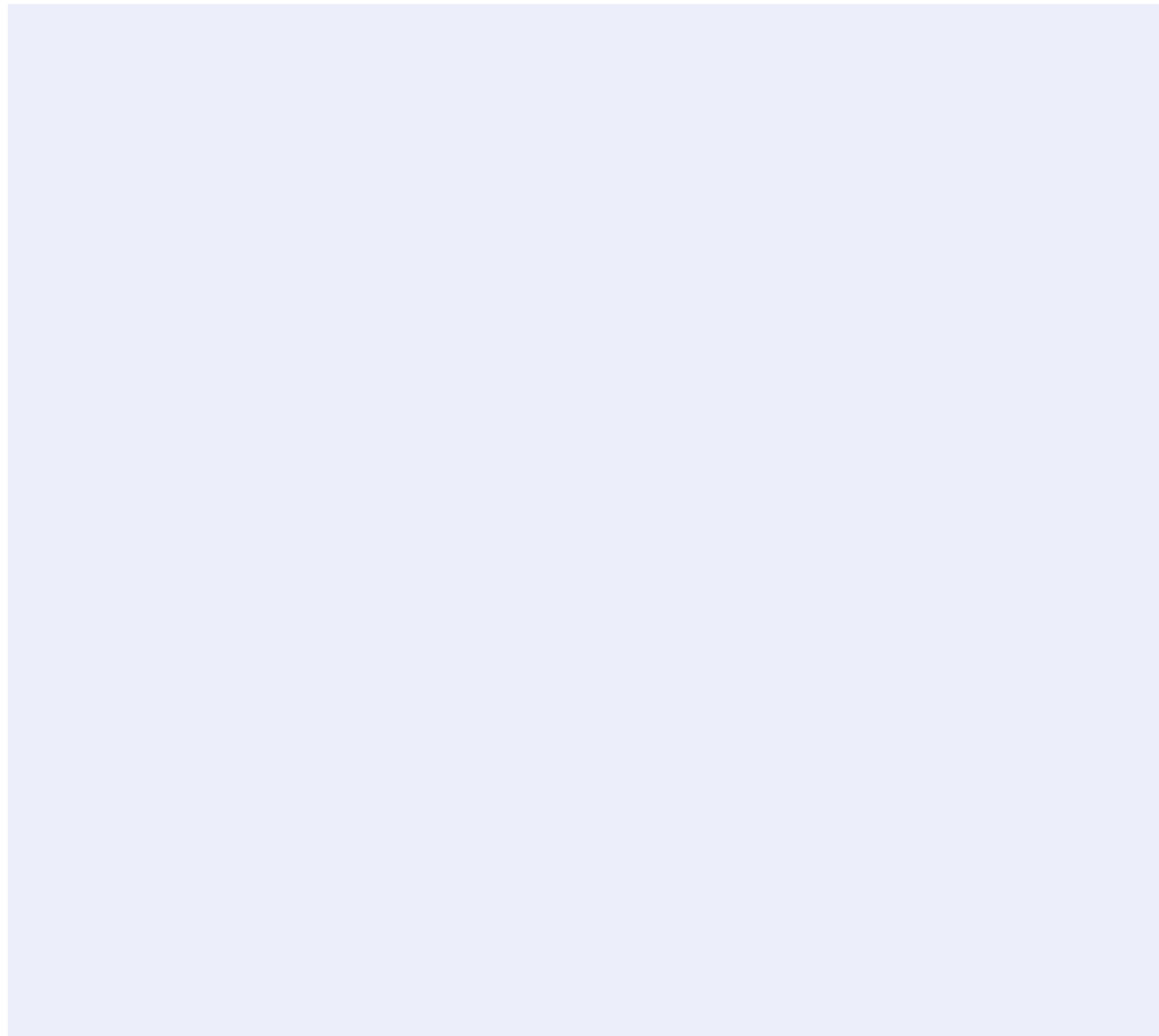
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/06/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

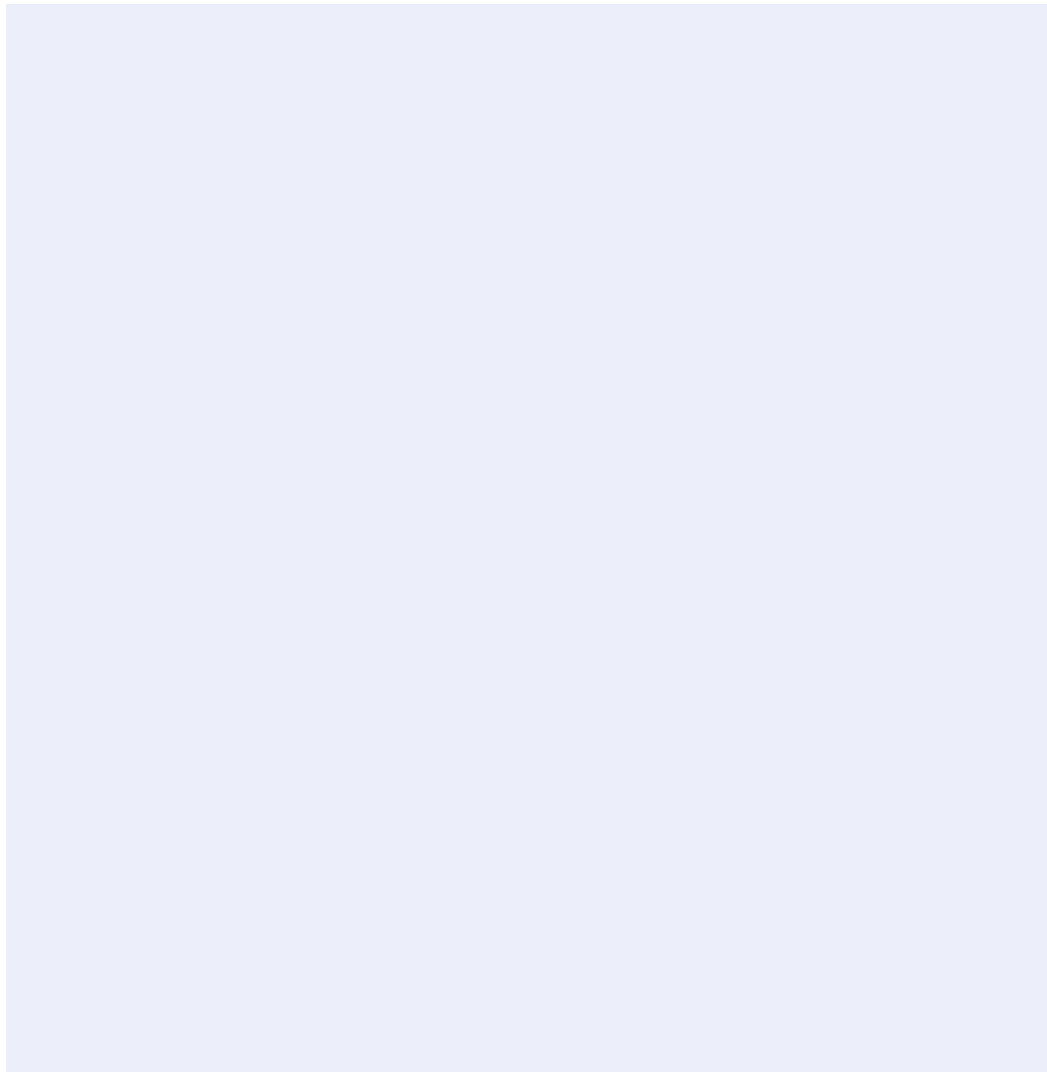
Based on Consumer Complaints

said we can sign you up for a {\$2600.00} cash loan and you can pay back directly out of your bank account. On that day I did n't have my glasses and I am very hard of hearing ... I am XXXX yrs. old. I was confused and frustrated since I literally could n't see or hear. all that I was sure she said is that I could save myself a trip every month. I planned to continue to do business with them as my social security just is n't enough to get by on. next she presented me with the loan papers..all of this done in a very rushed manner. I tried to make out the figures of the papers, but I could not. I remember asking her several questions for clarification, but between being XXXX and the other people all talking at once { they were complaining about how long I was taking } finally, thinking I had a fair grasp of what I was doing I signed up. I assumed there would be interest attached to this loan. INTEREST was never mentioned or pointed out to me and of course if she had pointed it out or spoke it ... I NEVER WOULD HAVE EVEN CONSIDERED SIGNING THOSE PAPERS OR BEEN THE SLIGHTEST BIT INTERESTED IN THIS DEAL. upon arriving home I finally reviewed the papers and I almost had a XXXX XXXX. I had just signed a loan with 103 % interest rate. MY WHOLE WORLD FELL APART IN ONE SECOND. i have always been very proud of myself in being able to take care of myself and making good decisions ... now they would be taking out {\$280.00} out of my bank account starting XX/XX/XXXX for 16 months. The amount I will have paid them is {\$4800.00}. So far I figure I have paid them eight payments total of {\$2200.00}. That pays the interest { which they take out first } THE PRINCIPAL REMAINS. WHEN I READ TIME this month I was thrilled to know that an agency has been created to protect consumers. I have no idea if you can help me? I no longer will make any financial decisions on my own. thank you

the pay day loan name cash net usa XXXX XXXX XXXX and I have a loan through them they took the money from me from the same account and this month they

Payday Loan Complaints with Consumer Complaint Narratives

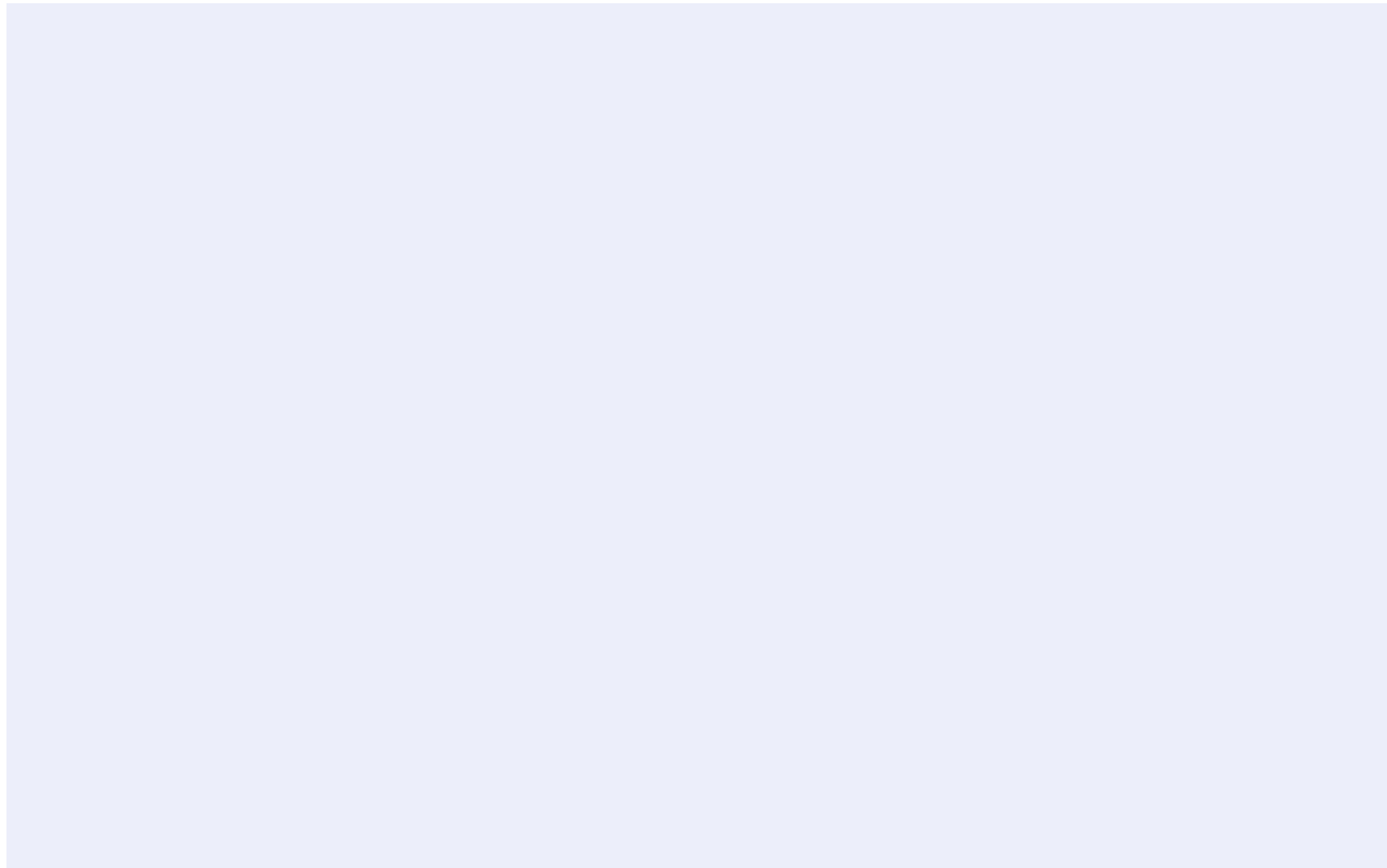
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

OH

458XX

Web

Older American

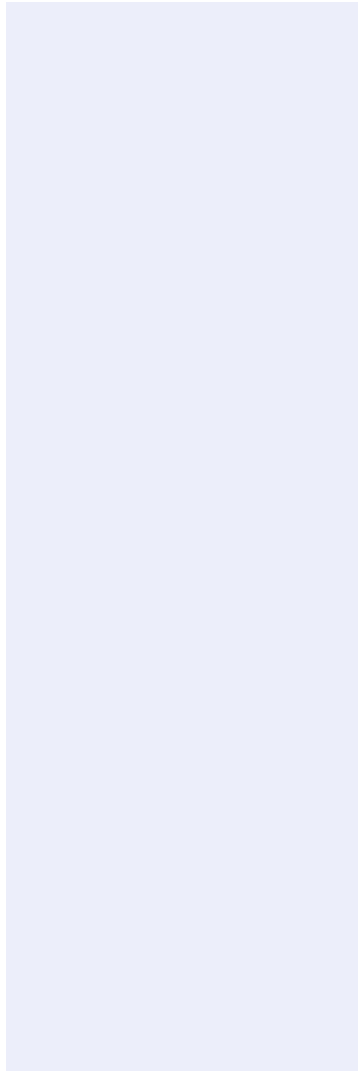
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/06/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1554004

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/18/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

sent it back and it was return to my bank that they have my account number this cash net usa and me and my bank do n't know why they return it when it belongs to them they know they have to take it out of the saving account cause I am a scam victum which people got a hold of my account and took money out of there without my permission..they ask u for your last SSN and I tell them XXXX and if u could help me by telling them they need to resend that so my bank can get this payment to them that they sent back to them u can look it up and they want probably my email address it is XXXXXXXXXXXX my phone that 's on my account is XXXX its not working but that it was told to them and I give my cell phone to them XXXX I would like for u to help me to have them take that payment out cause I do n't want it back in there when they sent it back they have the information all they have to do is ask for the saving account which they have and they took it out on the same numbers they have they are trying to cause problems and I do n't want that yours truly XXXX XXXX u can call the bank and they will tell u to XXXX ask for XXXX she takes care of it

Today I received a bill in the US mail from PayPal Credit for {\$120.00}. The following events happened between XXXX and XXXX today.

XXXX representatives from PayPal confirmed that my Social Security Number, Date of Birth and order of my first and last name did not match their records.

The first representative verified me with the account number, balance and last charges. This took XXXX minutes to get to this point. That representative confirmed that the charge was from {\$25.00} charge for a service I intended to pay on my credit card. PayPal opened and billed a line of credit for instead of using the credit card I had registered on the account. I had to hold for an unspecified period to be connected with some XXXX in PayPal collections, as apparently the phone number on their written bill is different than the XXXX they use for collections. I had to go to an appointment, so I could not hold.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal Holdings, Inc.

NY

142XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/21/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1524807

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I called back and had the same issues with verification. I was put through to the collections department, who was willing to accept payment on the account, but no handle my dispute of the fees (XXXX times the principal), because they could not verify my identity.

They even took my credit card number. A less sophisticated consumer may have given up and paid the bill to clean up their credit and avoid the hassle.

I asked for supervisor XXXX times. The representative continued to explain why a supervisor could not help me. I then had to resort to shouting down the representative on the hope that either he would hangup or get me to the supervisor.

The supervisor took the payment and credited the account. He waived the fees. It was interesting that he was able to verify me with the date of birth no one else, including XXXX tries on the automated system could verify.

How can can a company open an account with a wrong social security number, phone number, possible date of birth and email address?

How can you charge some XXXX fees on such a loan when that entity lacks sufficient information to identify the person they are loaning money to. How can you be willing to accept payment on an account, but then not properly service the account? The supervisor did not seem concerned with this, which indicates the corporation condones this conduct.

He, however, was concerned that I had to shout down the rep the speak with the supervisor.

That being said I felt treated unfairly and harassed by the whole process. The need to shout and argue my way to a supervisor.

They only use first names. The XXXX representative and the supervisor, both identified themselves with the same first name. The other first names were generic. If this was a litigated matter PayPal could use my inability to properly

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/01/2015	Payday loan	Payday loan
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09/08/2015	Payday loan	Payday loan
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09/14/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

identify the exact staff members as a weakness in my claim.

To the best of my recollection only the supervisor advised me that this was an attempt to collect by a debt collector and that any information discussed would be used for that purpose.

I am constantly being harrassed by a company called XXXX XXXX. They say they represent Castle payday and I owe {\$700.00}. I told them that I did not borrow that much. I offered to make payments and they refused saying it was not enough. I have been called by several people, the most recent is XXXX at XXXX. He yelled at me and said he has me on tape refusing to pay, and will have me served legal documents at my job. They also called other family members, including my under aged grandchild. This behavior must stop. When I asked the person who called my last week their address, they refused to give it to me. Please help me ...

Lender called my mother stated that if I did not pay {\$600.00} I will go to jail. When I tried to get information regarding the account They stated the file was forwarded to the state to be processed and hung up in my face. Refused to give me any information regarding the loan. He stated his name was XXXX XXXX and he was very rude and unprofessional also stated that you people never learn before he hung the phone up in my face.

This lender is calling me incessantly from multiple numbers multiple times a day. I told them not to draft on a day that I said I was not going to get paid. They refused to listen and did it anyway. It caused problems in my account and I had to close it. I bank at XXXX in XXXX, California. I made other payment arrangements and they fail to note the account so they keep calling. One missed call and they are calling my references which is causing me embarrassment and undue stress. I told them to stop and they say they have no control over their " corporate " which appears to be a bunch of independent " hit men " making numerous and harassing calls daily. I told them I use the number they are calling as my personal and work phone and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

FL

333XX

Web

EZCORP, Inc.

TX

750XX

Web

Community Choice Financial, Inc.

CA

956XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/05/2015	Closed with explanation	Yes	No
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Consent provided	09/08/2015	Closed with explanation	No	No
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Consent provided	09/14/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1547641

1555489

1564098

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/25/2015

Payday loan

Payday loan

08/20/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

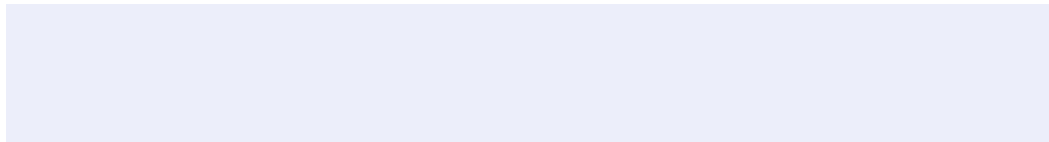
they are disrupting my business. They yell at me and do not listen to me. I told them I have rights under the fair debt protection act and they do n't listen or care. I do n't know how to stop these calls. It is causing me anxiety and undue stress and ruining my business and reputation. The calls started when I was 1 day late paying the loan off. I had tried to may new arrangements but they were not interested. Here are the numbers they made collection calls from between XXXX/XXXX/15 and XX/XX/2015:XXXX XXXX callsXXXX XXXX callsXXXX XXXX callsXX/XX/XXXX XXXX callsXXXX XXXX callsXXXX XXXX callsXXXX XXXX callsXXXX XXXX callsI answered most of these calls but they still kept calling even though I attempted to make payment arrangements. They stopped for a while but started again XXXX days ago. I told the guy to stop calling me since this is my business line and to stop calling my references since they know I can be reached and I am available. He just yelled at me and said to pay up by Monday. California Check Cashing stores said they have no control over what their corporate does when I asked them to stop.

I got an intial loan of {\$900.00}. The payments were {\$130.00} every two weeks which I agreed to. I saw an option to push the next payment to the next pay period. I thought it meant I could start the payments the next pay period. Instead it XXXX the payment which I could not afford. Now they are saying I owe {\$500.00} for a payment. Most of this fee is finance charges which they keep adding on every week. I asked for payment arrangements of {\$50.00} and they are taking the payments but my balance keep going up {\$100.00} everyweek. They are a tribal internet lender. I want to stop adding the interest and apply payments toward my balance.

I paid off the loans last year to a different collection agency. I have the release letters for the loans they are trying to collect on. I sent them to this company but they continue to harass me and now they are calling my cousin harassing her. My

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloans, LLC

NC

277XX

Web

High Point Asset Inc

NC

271XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/25/2015	Untimely response	No
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Consent provided	09/21/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1534978

1527632

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/14/2015	Payday loan	Payday loan
09/02/2015	Payday loan	Payday loan
08/28/2015	Payday loan	Payday loan

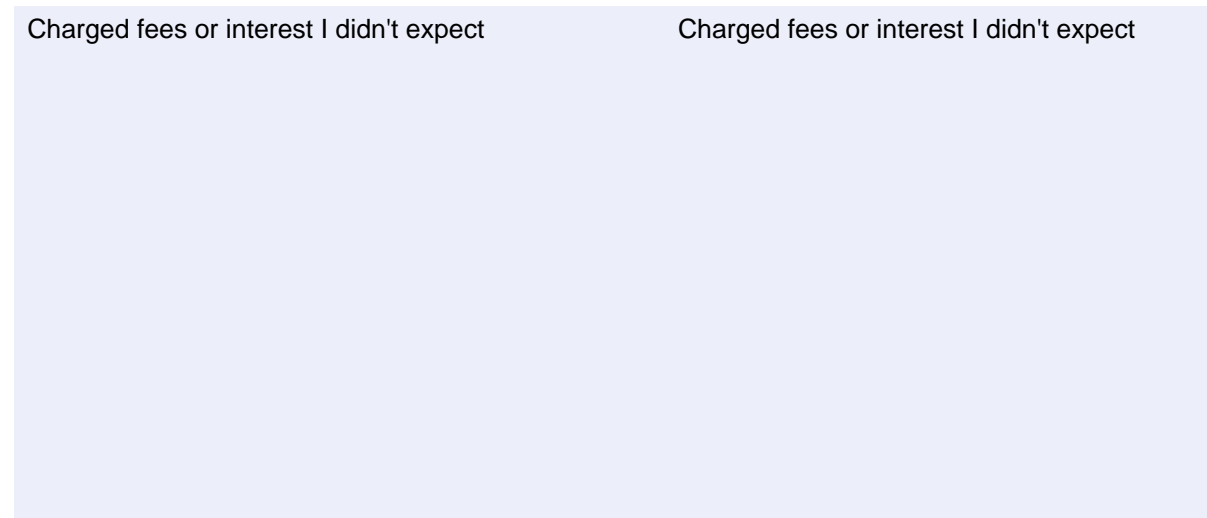
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

cousin has XXXX and she was very upset with theses calls. They have threatened jail because of fraud.

My coworker received a call from High Point Asset on her personal cell phone. I called the company and spoke with XXXX XXXX and he stated that my loan with the originator was paid off but XXXX people actually lend the funds to me and that i needed to pay the other XXXX loan companies back. I asked him to provide a copy of the contract which states that my loan was with XXXX different companies and to provide me with the original company that I received this payday loan from. The gentleman refused and I instructed him not to contact my employer, coworker, or anyone else looking for me. XXXX then stated that he will continue to call until I pay off the other XXXX companies. He stated that he will not furnish me a copy of my contract. The number they called from is XXXX -- XXXX

I got a new cell phone XX/XX/XXXX, and contacted Cash America that weekend. Someone called me on my new number the following monday saying they were Cash America. They had all my info amd i was convinced it was legitimate. I paid over the phone to speed up the small claims case dismissal, and it was never dropped. I was later fined XXXX which came out of my XXXX check. No one had my cell but the court process server, and Cash America. No system was hacked or anything like people make excuses for them. Cash America is a scam company. i also recently received a threatening letter from a XXXX law firm demanding XXXX payment or the would try to sue me XXXX FOR THE SAME LOAN FROM CASH AMERICA XX/XX/XXXX. CASH AMERICA EXISTS TO RIP OFF PEOPLE AND THEY NEED TO BE STOPPED.
ONCE THEY GET YOUR INFORMATION THEY WILL BLEED YOU DRY

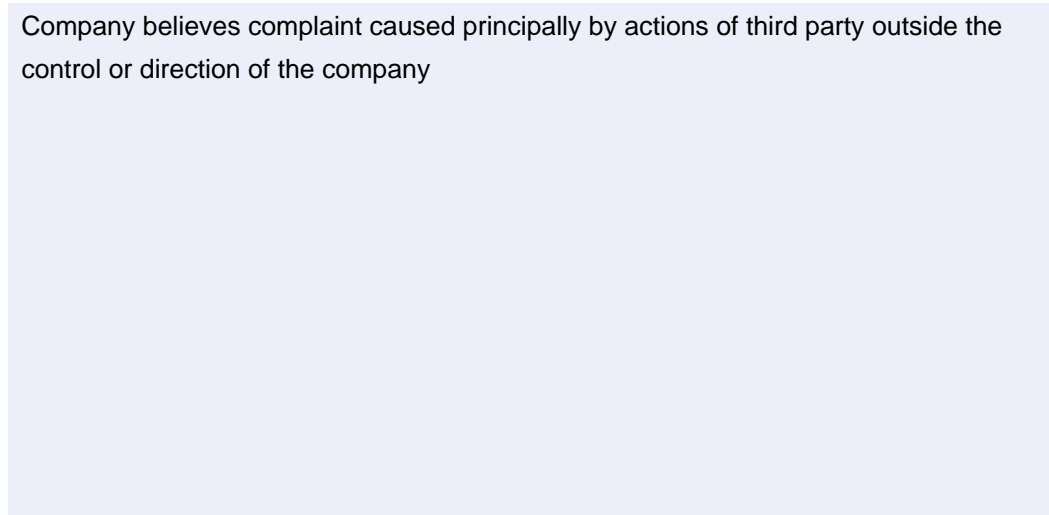
I have receive several emails from a company that I do n't know and do n't remember receiving a loan they are threatening jail time prosecution and etc ... I tried to call the number twice and either it does n't ring or it is busy and the one

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

High Point Asset Inc

FL

330XX

Web

Cash America International, Inc.

AK

995XX

Web

MNE Services, Inc

KS

675XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/23/2015	Closed with explanation	No	No
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Consent provided	09/09/2015	Closed with explanation	Yes	No
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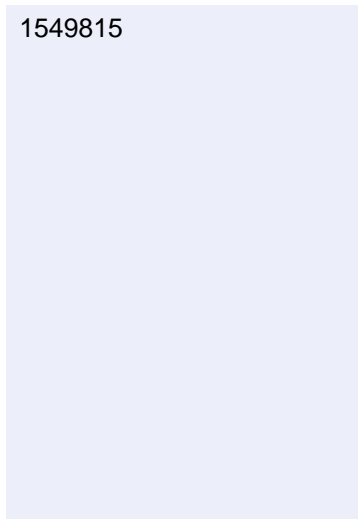
Consent provided	08/28/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1563531



1549815

1542733

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/26/2015	Payday loan	Payday loan
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10/13/2015	Payday loan	Payday loan
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10/06/2015	Payday loan	Payday loan
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10/02/2015	Payday loan	Payday loan
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10/13/2015	Payday loan	Payday loan
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09/17/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

time that I did get through I could n't understand the person and then when I started questioning him he hung p on me.

AD ASTRA is containing to report a fraudulent account to my XXXX credit report. I have letters and documentation stating that the account is not mine and that they would be removing it from all XXXX bureaus. They had removed it at one point, but have recently pout it back on. This is breaking the law in so many wat=ys. Once an account is removed it can not be put back.

This loan has a XXXX APR I 'm pay XXXX every two weeks for one year on a XXXX loan I tried paying them off early only to get the run around as if the phone had a bad connection and I tried going online to pay them off and they said I could because I still had two more days before my due date and that I could n't use another debit card to pay off the loan

I had to close my bank account due to fraud committed. I contacted the payday loan company to advise them of my situation and to offer a settlement to close my account. I have attached the supporting email. I have never been contacted back by this company. I received a phone call today from a collections agency, XXXX XXXX XXXX, XXXX XXXX, XXXX. XXXX XXXX XXXX, New York XXXX Tel : XXXX XXXXXXXXXXXXXXX stating they are going to serve me papers on XXXX/XXXX/2015. I attempted to contact the XXXX company with no response.

Castlepayday.com charged me 700 % interest without my knowledge on a XXXX loan.

I paid the balance of the loan and now they say I owe {\$65.00}. My credit union sent them a check for {\$1100.00}, which was balance on XX/XX/2015.They received the check XX/XX/2015. Now they say i owe {\$65.00}

The Eastbrooke Group, llc has contacted me and used fraudulent tactics of jail and charges against my name and social security number to get my debit card information to collect on a debt at 10 years old. Everywhere I 've researched this is

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Ad Astra Recovery Services Inc

TX

750XX

Web

Big Picture Loans, LLC

GA

312XX

Web

Servicemember

Big Picture Loans, LLC

TN

370XX

Web

Big Picture Loans, LLC

GA

314XX

Web

Mobiloads, LLC

FL

322XX

Web

The Eastbrooke Group LLC

TN

381XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/30/2015	Closed with explanation	Yes	No
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Consent provided	10/13/2015	Closed with explanation	Yes	No
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Consent provided	10/06/2015	Closed with explanation	Yes	Yes
------------------	------------	-------------------------	-----	-----

Consent provided	10/02/2015	Closed with explanation	Yes	No
------------------	------------	-------------------------	-----	----

Consent provided	10/13/2015	Untimely response	No	
------------------	------------	-------------------	----	--

Consent provided	09/17/2015	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1581845

1603411

1595590

1589944

1604659

1569058

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/18/2015

Payday loan

Payday loan

09/23/2015

Payday loan

Payday loan

10/14/2015

Payday loan

Payday loan

09/29/2015

Payday loan

Payday loan

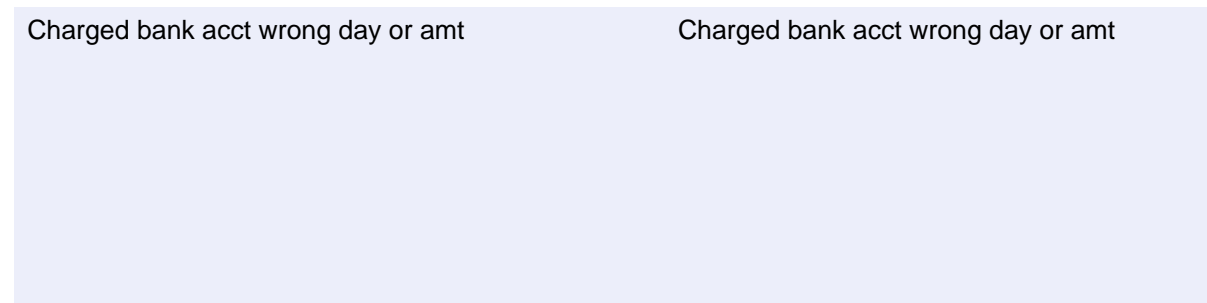
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

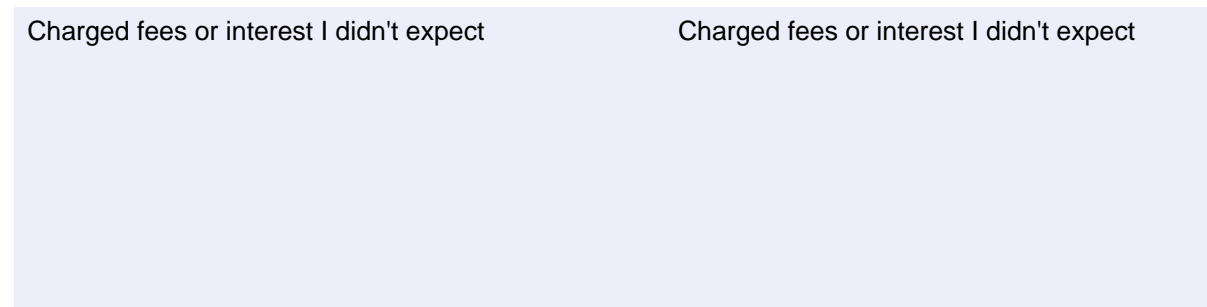


Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

information to collect on a debt at 10 years old. Everywhere I 've researched this is a scam. I 'm concerned that my identity will be compromised.

While serving XXXX, I fell behind on money. I applied for a payday loan with NetCredit. After being charged over {\$200.00} every two weeks and my balance not going do I did some research and found out I have a 153.01 % interest rate. When I contacted them about this being illegal for XXXX military they blew me off. Having this is ruining my credit score and I can not keep up.

THE CURRENT CALLER IS HIGH POINT ASSET MANAGEMENT THE NUMBER IS XXXX. THEY CONTINUALLY CALL ME HARASSING ME ABOUT A PAYDAY LOAN FROM 2011 THAT HAS BEEN PAID BUT THEY ARE CLAIMING IT HAS N'T AND ARE USING ROBOTIC CALLS TO TRY AND GET ME UPSET OR SCARED SO I WOULD PAY. NO REAL INFORMATION ON WHO I OWE AND WHEN I ASKED THEM FOR INFO THEY SAID THEY COULD NOT GIVE IT AND WOULD WRITE DOWN THAT i REFUSED TO PAY.

I am being charged over {\$250.00} in fees etc? for only making a {\$25.00} or {\$50.00} dollar payment. I have made it clear that I can not pay a full amount of close to {\$300.00} and I need to make partial payment. The company is adding almost {\$300.00} per month.

The initial loan was under {\$500.00} the bill is now almost {\$1500.00} four months later.

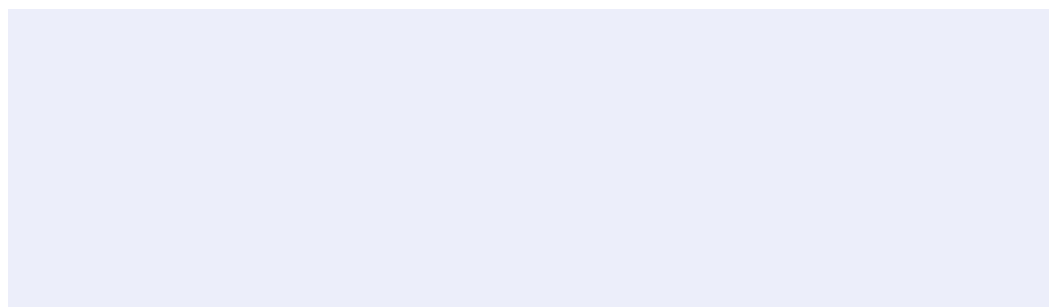
Please be advised I do not authorized the withdrawal of {\$100.00} from my account additionally according to Virginia state law ACH withdrawals for payday loans is not permitted any attempt to withdraw funds from my bank account a CFPB complaint will be filed. I also need to work out some sort of payment arrangement which is more affordable. I have been a loyal customer now for many years however I have gotten to the point where I am borrowing money each month in order to pay my other bills due to having to pay on the payday loan. if you look

Payday Loan Complaints with Consumer Complaint Narratives

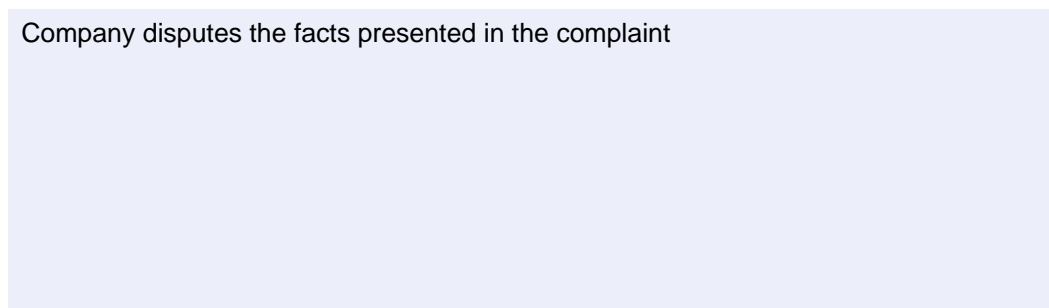
Based on Consumer Complaints



Company disputes the facts presented in the complaint



Company believes it acted appropriately as authorized by contract or law



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	CA	925XX	Web	Servicemember
High Point Asset Inc	KY	402XX	Web	
BlueChip Financial	FL	346XX	Web	Servicemember
Enova International, Inc.	VA	234XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/18/2015	Closed with explanation	Yes	No
Consent provided	09/23/2015	Closed with explanation	No	No
Consent provided	10/16/2015	Closed with explanation	Yes	No
Consent provided	09/29/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1569889



1577487

1605400



1584851

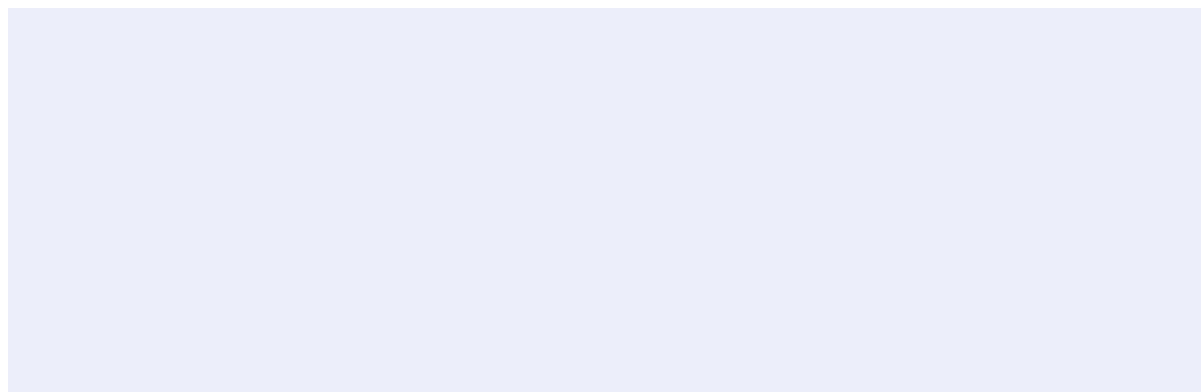
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/19/2015	Payday loan	Payday loan
10/08/2015	Payday loan	Payday loan
10/08/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

at the amount I paid in fees and costs since 2011 I have paid enough to have paid my loan off many many times. I would like my account closed and a reduction in the amount owed and be permitted to pay one monthly payment until it is completely paid off. I've chosen to try to work with you instead of going through a debt consolidation program. I understand that if I do not make a payment it will go into collections and I'm trying to avoid that however if it does go into collections I would then be able to pay the monthly payment. I believe it would be advantageous for both of us if we were to come to an agreement now to avoid collection activities or additional fees and costs on either part.

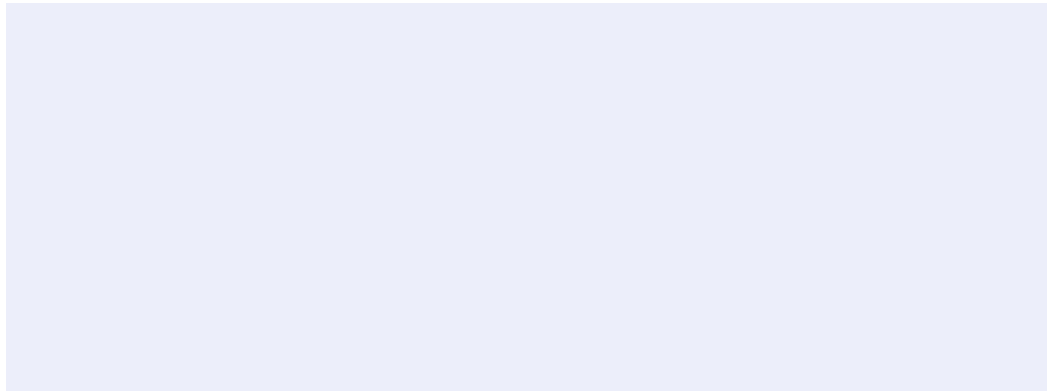
I took out a loan on XX/XX/XXXX, and made the 1st two payments on time. Since then I had to take XXXX Leave from my job to care for my spouse. I am no longer able to afford this loan, since I'm currently not receiving pay. I have offered the Cash Store amount to settle but the agents are rude, and leave threatening messages on my phone.

I was charged a great amount of interest and was not aware of it.

Advance America Cash Advance ; XXXX XXXX XXXX XXXX TX XXXX, (XXXX) XXXX or FAX (XXXX) XXXX, Rep : XX/XX/XXXX - Cash Advance was \$ XXXX Option to pay {\$250.00} in full or {\$100.00} per month and up XX/XX/XXXX with balance owing {\$360.00}. The complaint that stands out with issues : XX/XX/XXXX - paid {\$100.00} on the loan but it only went toward the principle of {\$1.00} interest but no decrease in the principle balance with a new total amount owing {\$250.00} on the account. Only " Installment Payments, " as interest or added on per month. This procedure have been changed within several months XX/XX/XXXX. What disturbs this situation of payment, is being feeling duped and owing more then the amount loaned by paying {\$100.00} per month and the balance never changes for consumers. Is this procedure illegal in adding interest on each payment and not the balance?

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



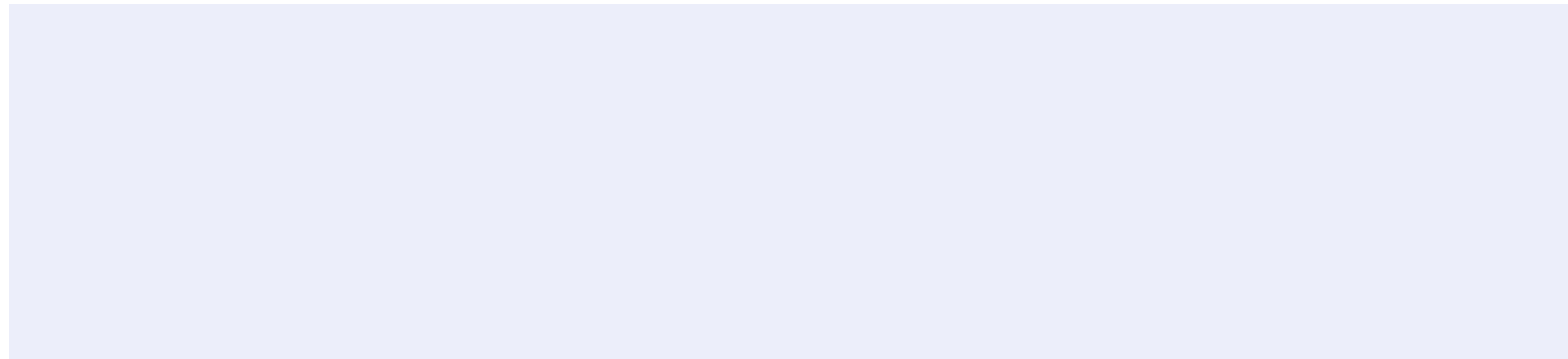
Company chooses not to provide a public response



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

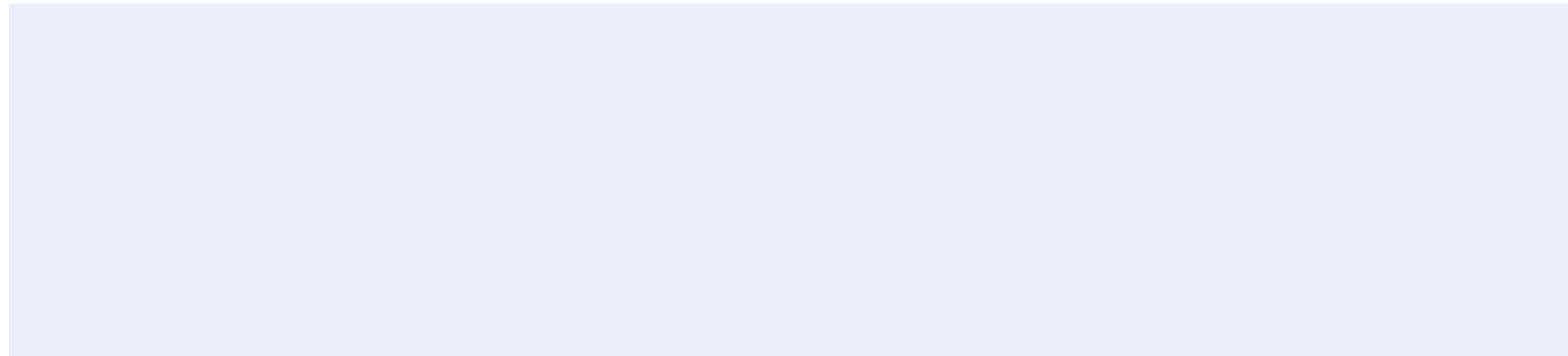
Based on Consumer Complaints



Cottonwood Financial Ltd.	TX	782XX	Web	
Speedy Cash Holdings	TX	751XX	Web	
Advance America, Cash Advance Centers, Inc.	TX	770XX	Web	Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



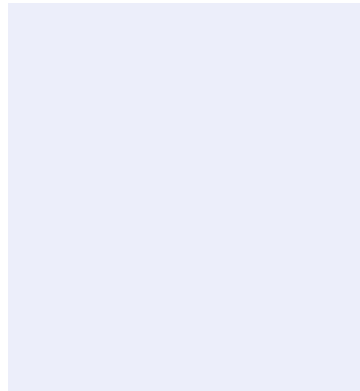
Consent provided	10/19/2015	Closed with explanation	Yes	No
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Consent provided	10/08/2015	Closed with explanation	Yes	No
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Consent provided	10/08/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1612632

1599712

1599862

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/05/2015

Payday loan

Payday loan

09/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

on each payment and not the balance?

My mother is a SSI XXXX recipient. Payday loans should not be extended to people who are either only getting SSI or XXXX are their income.

There is a loan on my credit report for Speedy Cash and a duplicate for XXXX XXXX for the same debt.

I did not apply for this loan. I have requested documentation to prove that this loan was applied for by me and the debt collection agency gave me a checking account and said the money had been deposited into this account.

I have not used the checking account for more than 5 years prior to the date of when the debt collector said I applied for the loan. I attempted to speak with the debt collector and I have on a recorded phone file where the debt collector threatened to have me arrested at my place of employment. The debt collector also told me that they would call my HR department and garnish my wages. On another day, the debt collector called and stated he was a police officer.

I made a police report and the Police Dept in XXXX said that there was a scam going on and that this had occurred to many people where their identity had been compromised.

My identity was compromised during an employment layoff in 2009 by the State of Texas XXXX XXXX and this is the only way they could have gotten my information.

I have contacted the credit bureau more than XXXX times, my attorney XXXX XXXX firm has requested documentation and neither of us have received

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Flurish Inc.

CA

945XX

Web

Speedy Cash Holdings

TX

750XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/07/2015	Closed with explanation	Yes	No
Consent provided	09/30/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1593034

1587610



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/15/2015	Payday loan	Payday loan
10/15/2015	Payday loan	Payday loan
10/24/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

documentation nor updates for more than 2 years..

Took out this loan in the amount of {\$600.00}. Was told that the loan was {\$130.00} per week but was not told that the loan the following 2 weeks and going forward would be {\$200.00}. I found that out when they debited my account and I called them. They then sent me a copy of my application. I also found out today from the Indiana DFI hat this company is unlicensed to lend in Indiana and that the percentage rate is well over what is allowed (720 %).

I was applying for a loan from mobiloans.com and they said my social security number was not in there system but when i go on their site they say it is. this was my first time ever applying with this company.

Hello. I completed an online loan application on the Cash Central website (www.cashcentral.com) and chose to repay the loan on the XXXX of the month. I was approved and several days later discovered I could convert the loan to an extension rather than lump sum payment schedule. I contacted Cash Central and the extension application was emailed and I signed and returned it. When I requested to extend the loan repayment date info was NOT discussed. On XXXX I contacted Cash Central to make a debit card payment however the option is not approved in Oklahoma and in the call the CSR changed the due date to XXXX - the next day the due date was changed for the XXXX time to XXXX and I received XXXX followup emails for both calls with conflicting payment amounts.. On XXXX I began receiving collection calls from Cash Central and the CSR stated the loan was in collections and the XXXX extensions provided the previous week were no longer valid and the full amount was due. I contacted Cash Central the next day and again received conflicting info - a CSR stated the loan date can not be changed although the was changed by XXXX employees and I received confirmation emails.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

Company believes it acted appropriately as authorized by contract or law

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC

IN

462XX

Web

Mobiloads, LLC

FL

322XX

Web

Community Choice Financial, Inc.

OK

741XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/19/2015	Closed with explanation	Yes	No
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Consent provided	10/15/2015	Untimely response	No
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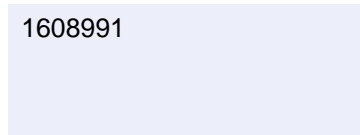
Consent provided	10/24/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1608903



1608991

1623140

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I contacted Cash Central on XXXX to make a payment was NOT informed the loan was in collections or that a payment was due on XXXX - the CSR changed the due date to allow me to transfer funds to my bank because the XXXX Wednesday date varies. When I applied for the loan I repeatedly requested a XXXX of the month repayment date. Cash Central drafted my account on XXXX and the payment was declined by my bank and Cash Central submitted derogatory information to a reporting agency. After complaining about loan issues Cash Central contacted me on XXXX and a supervisor stated she would review the calls and call me back - which she did approx XXXX hr later. In the call the supervisor stated she reviewed the recorded calls - apologized for the miscommunication issues and revised the loan payment dates.

On XXXX I attempted to process an ACH transaction that was declined due to the derogatory information provided to " XXXX " and " XXXX " by Cash Central. I contacted Cash Central on XXXX and requested to remove the derogatory information due to the repeated miscommunications issues by Cash Central employees and a supervisor agreed to resolve the issue however the next day (XXXX) I received a call from an employee who identified herself as a supervisor (XXXX). XXXX stated they would NOT remove the report because an extension loan is not eligible to change the due date and payment was declined by my bank on XXXX. I was charged an additional {\$35.00} fee. XXXX contradicted loan information given by at least XXXX Cash Central employees including the supervisor that contacted me on XXXX. XXXX date changes were previously processed to the extension loan - XXXX, XXXX and XXXX. In conversation with XXXX she also stated the extension agreement was " faxed " to me and stated a fax number is noted in my account however I do not own a fax machine and my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/26/2015

Payday loan

Payday loan

10/21/2015

Payday loan

Payday loan

10/21/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

landline does not accept a fax signal.. The extension document was emailed in XXXX blurred print, was nearly illegible. Cash Central employees repeatedly contradict info previously provided - relevant information is withheld. Because of the derogatory information provided to XXXX and XXXX XXXX I can not use my bank account and Cash Central refused to remove it or resolve the issue appropriately.

My identity was stolen and a loan was open using my ID and other information. I have mentioned this to Dollar loan center as well as provided legal documents. This account has been reporting for 6 and half years and should be deleted. Also the account is showing closed with no closed date populated on my credit. It is reporting as a collection item with {\$920.00} balance. This is preventing me from getting a home loan and should be removed.

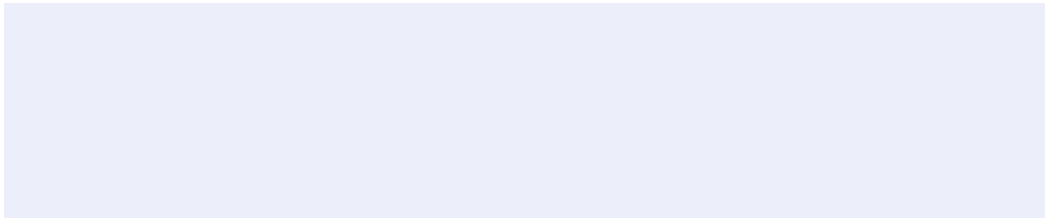
Third party company states I still owe for pay day loan from 2011, when loan was paid. High point asset is calling my cell phone and work phone which I have said is not acceptable because I work at a hospital and it effects patient care. I have requested validation of so called debt numerous times by mail only but have n't got a response.

I requested spot loan to draft the full payment via e-mail below : Post the full balance for payment ...

Thank XXXX : Help at Spotloan [mailto : XXXXXXXXXXXXX] Sent : Thursday, XXXX XXXX, 2015 XXXX XXXXTo : XXXX, XXXX XXXX : XXXXXXXXXXXXX : Your spotloanHey XXXX, Thanks for checking in on your loan. Your current account balance is {\$140.00} and your next payment of {\$110.00} is due on XXXX/XXXX/15. Remember, your account balance changes daily to reflect interest and, we require at least a 2 business day notice in order to make payment arrangements.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

DLC, LLC

SD

571XX

Web

High Point Asset Inc

KY

403XX

Web

BlueChip Financial

LA

700XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/12/2015	Closed with explanation	No	No
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Consent provided	11/23/2015	Closed with explanation	No	Yes
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Consent provided	10/23/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1623817

1619300

1618995

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/21/2015	Payday loan	Payday loan
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10/21/2015	Payday loan	Payday loan
------------	-------------	-------------

10/27/2015	Payday loan	Payday loan
------------	-------------	-------------

10/16/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Applied for loan/did not receive money

Applied for loan/did not receive money

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Our hours of operation are Monday - Friday XXXX CST to XXXX CST and Saturday XXXX CST to XXXX CST. If you have any questions or concerns, do n't hesitate to give us a call or send us an email and any one of our Relationship Managers will be more than pleased to assist you.

Spotfully yours, XXXX XXXXSpotloan Relationship manager/ Help
XXXXXXXXXXXXXXXXXXXX

I took a XXXX XXXX dollar payday loan with a finance charge of XXXX. in 8 weeks I paid them back XXXX. They deducted XXXX biweekly. I thought I was done when I received a message that there was another scheduled payment for XX/XX/XXXX, that 's when I found out I was being charged 489.872 % rate with expected payments thru XX/XX/XXXX. I 'm in the process of closing my checking account out so they can not take any more money. They have all my personal information including my social security number.

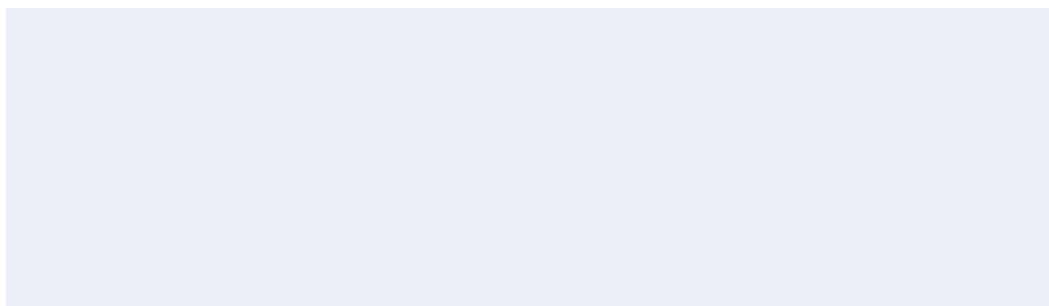
I received a e-mail from a lawyer claiming to be from the United States Court House with no official signature or individual sending it. It states I owe a payday loan to ACE Cash Express. I do not recall this company, since there is no contact person on this e-mail I feel this is a form of fraud. This e-mail states to send money immediately to prevent lawsuit by the United States Court House and closure of my bank account. I did contact my bank informing them of this e-mail and this might be a case of fraud.

I applied for a loan and did n't receive any money at all. I do n't know why this is on my credit

They have now sent and got information about me through my bank and will not leave me alone they are threatening me everyday and they stole my personal information from my personal bank

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	MA	018XX	Web
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ACE Cash Express Inc.	WY	825XX	Web
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World Acceptance Corporation	AL	365XX	Web
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Allied Interstate LLC	OK	749XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/21/2015	Closed with explanation	Yes	No
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Consent provided	10/30/2015	Closed with explanation	No	No
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Consent provided	10/28/2015	Closed with explanation	Yes	No
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Consent provided	10/20/2015	Closed with non-monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1617460

1618866

1626360

1611535

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/31/2015

Payday loan

Payday loan

10/19/2015

Payday loan

Payday loan

11/10/2015

Payday loan

Payday loan

11/19/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Applied for loan/did not receive money

Applied for loan/did not receive money

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal signed me up for PayPal Credit. When I complained, Phone rep claimed I "opted in" via their website. This is probably factually accurate but I sure do n't remember asking for or approving a line of credit when I opened my PayPal account. Account was closed without dispute, but the practice is questionable at best. Their disclosures simply are n't adequate.

Speedy cash offered me a loan of XXXX then took XXXX from me and when I wanted to cancel loan thru charged me another XXXX they scanned me I never recieved my loan.

I have scam companies calling me at all hours of the day on my personal cell phone, my work phone and now my husband 's personal cell phone. They claim that they have papers to serve me either at my work or my residence on a bill that I do NOT owe. I only have my monthly bills which are paid in full every month. These people need to be stopped. They call from multiple numbers and wo n't stop calling even when told to do so.

This morning I was contacted by my employer that someone was trying to contact me because they were filing a civil suite against me. The man who contacted my employer was XXXX XXXX XXXX. I called immediately at XXXX. He demanded payment of \$ XXXX by tomorrow or {\$500.00} + by the months end. I said that I could make a payment arrangement of about {\$50.00} a month being that I am a single mother of XXXX and with only my income to support. I explained that I had just recently, back in XXXX, got out of an abusive relation ship that had left me in debt. I said unfortunately I did n't even have enough money to buy my girls XXXX gifts this year or fix my car that is desperate need of repair. I said {\$50.00} was the best that I could do but by tax return time I could hopefully pay more. I requested that first he send me official paperwork pertaining to this legal suite XXXX He refused! He said that they already sent something out sometime ago and would not again unless I agreed to make payment. I asked that he send me the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal Holdings, Inc.	NV	890XX	Web
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Speedy Cash Holdings	CA	930XX	Web
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Halsted Financial Services, LLC.	FL	326XX	Web
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Platinum Holdings Group, LLC	CA	958XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/03/2015	Closed with explanation	Yes	No
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Consent provided	10/19/2015	Closed	Yes	Yes
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Consent provided	11/13/2015	Closed with explanation	Yes	No
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Consent provided	11/30/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1634297

1612923

1649719



1663388

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/19/2015

Payday loan

Payday loan

11/06/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

paperwork with all my options. He said that " No, because then you 'll receive it and then just say you can only pay {\$50.00}. " I told him that I wanted official documentation and am not going to commit to paying anyone without have official paperwork so that I know who I am sending what to. He became argumentative and refused and said that he already has my wage information and that if I did n't send payment and agree to anything he would follow through with the suite XXXX This ca n't be legal but I am shaking because if it is, I am not in any financial state that I could afford to pay {\$3000.00} + back, which is what he said that I would come out to being if I did n't pay by today but no later than tomorrow. I will lose everything that I have worked so hard to get and at the moment keep. Again this is XXXX XXXX who said that he is an attorney and XXXX.

I had a loan with Speedy Cash and I paid it off in full on XXXX XXXX, 2015. The funds were always available in my account on the day of withdrawal. After the loan was paid off they then stated I owed a late fee of {\$88.00} because my payments were not on time. Their system did not take the payments on time, the funds were always there. I called them and they said that it was going to go to the accounting department and they would get back to me. They did not get back to me but instead tried to deduct the funds from my account. At that point there were no funds in the account and I was charged an NSF of {\$29.00} due to this. I called them again today and they stated that I owe it due to payments being late. I asked them how it was my fault their system did not take the payment on the due date? I was informed that I had to pay this late fee regardless. I told them I was not going to pay it and they were no longer authorized access to my account. I am sure tomorrow they will try again.

Spotloan was the lenders i went with. I had to close my bank account beacause spotloan charged me on the XXXX and not on the XXXX as I was expecting. They took more money then I could afford and left me XXXX in my account. I had to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

TX

761XX

Web

Servicemember

BlueChip Financial

CA

945XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/19/2015	Closed with monetary relief	Yes	No
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Consent provided	11/06/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

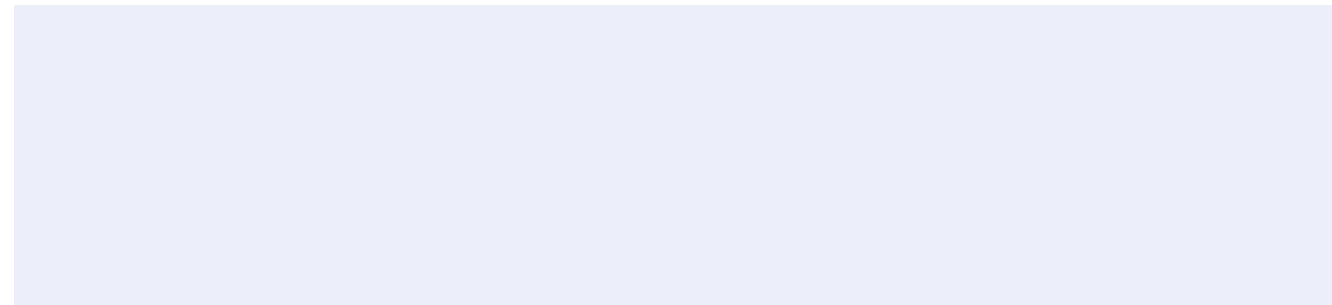
Based on Consumer Complaints

1664130

1642811

Payday Loan Complaints with Consumer Complaint Narratives

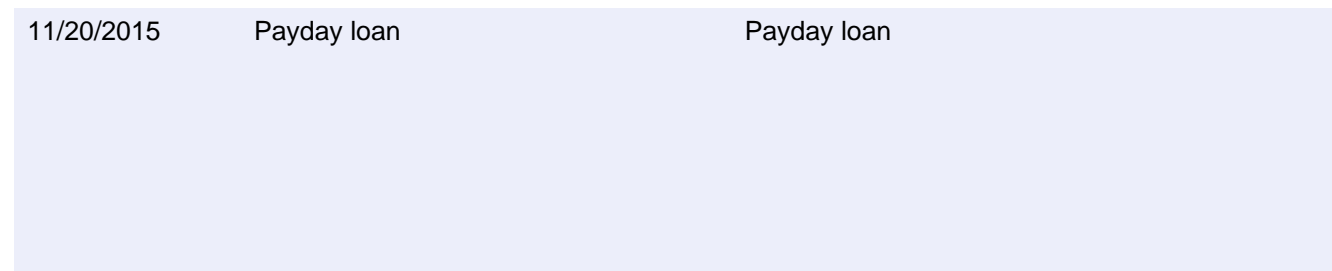
Based on Consumer Complaints



11/06/2015

Payday loan

Payday loan



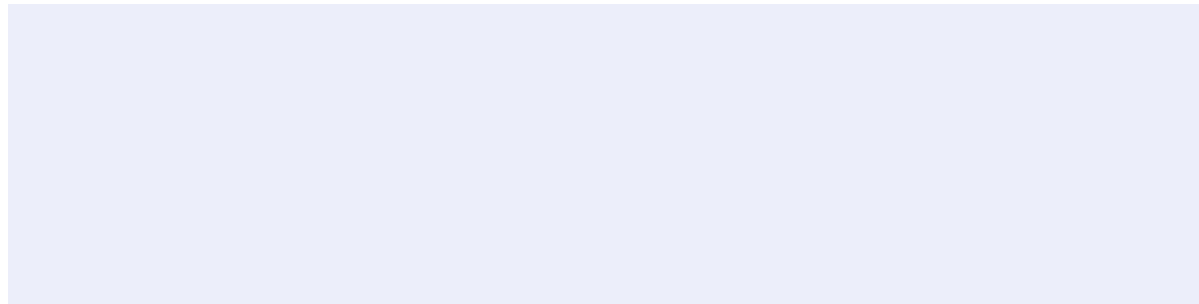
11/20/2015

Payday loan

Payday loan

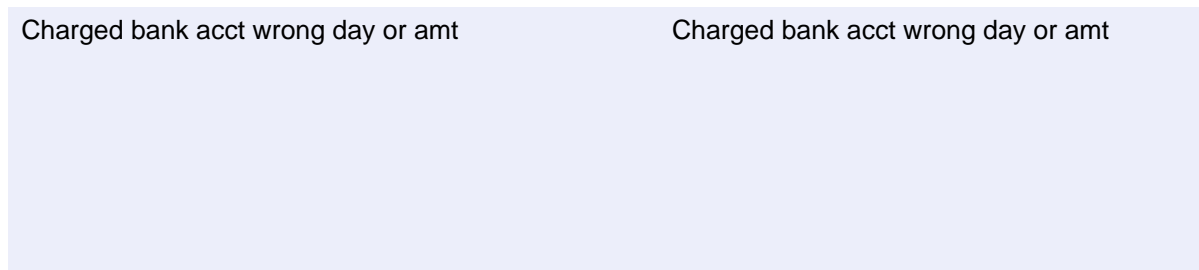
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

change banks. I also recieved a call stating they were going to take the remaining balance on the loan. So that they were insured it was gon na be paid. I also closed my account based on that. I 'm on XXXX and they asked that when I signed up and my payments were almost XXXX dollars a payment. It 's surely a scam. Please help me! Having to change banks has messed up both my XXXX and my sons XXXX checks and now I 'm stressed out and scared please help me!! I had also setup {\$100.00} payments with them and they took XXXX.

I keep getting calls at all hours, XXXX etc. XXXX. and I finally after XXXX calls got the heavy accented person to tell me the company calling me and my friends, relatives, is NCO from XXXX, florida. I told him I had turned him into the oregon state attorney generals office and the CFPB also, and he told me the case is closed, and now I will be served papers and sued from them and a company called XXXX XXXX XXXX whoever that is. He said it was a payday loan company, but I never took a loan with them. I asked why I hadnt recieved a bill and he couldnt answer that. The first call they wanted money over the phone, this call once I told him what I did, he said I would be served papers. On the internet there are lots of complaints about these people. They need to be stopped. I want to sue them if you will take my case. Please help me to make the phone calls stop. I have also filed a complaint with the state attorney generals office. Please feel free to contact me at XXXX during the day. I am XXXX and cant take much more of this harrassment. Thank You.

Mobiloads processes XXXX transactions from my account when only XXXX was authorized.

When I contacted them to request refund the supervisor said she would have to review call and call me back. I said I would hold. She refused saying she has calls before me, despite being on the phone with me for 15 min. I told her I was

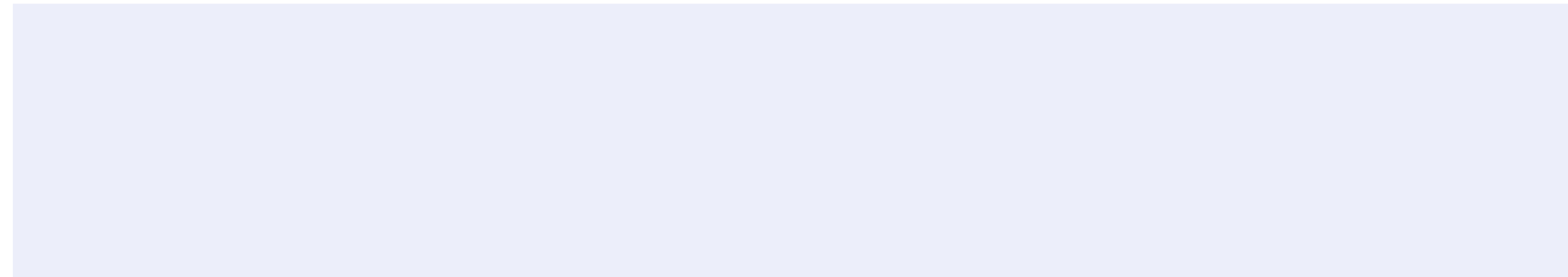
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Expert Global Solutions, Inc.

OR

973XX

Web

Mobiloads, LLC

VA

235XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

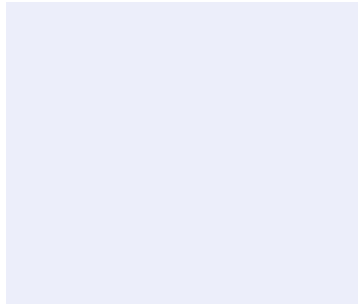
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Consent provided	11/18/2015	Closed with explanation	Yes	No
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Consent provided	11/20/2015	Untimely response	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1642769



1665016

Payday Loan Complaints with Consumer Complaint Narratives

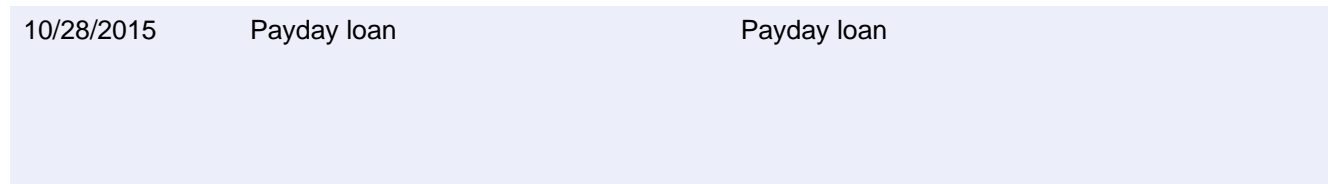
Based on Consumer Complaints



11/07/2015

Payday loan

Payday loan



10/28/2015

Payday loan

Payday loan

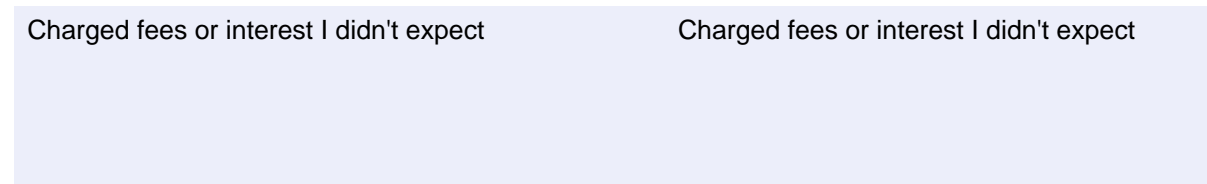
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

contacting the CFPB to file a complaint. THEN she said " then I wo n't be able to contact you back if you are going to escalate it to anyone " and hung up on me!!

The store allowed an extend payment plan on a payday advance that was paid for in full by ACH check on XXXX XXXX, 2015 and fail to refund cash payment.

I obtained a loan of {\$500.00} from The Check Cashing Store and agreed to payback {\$550.00} on XXXX XXXX, 2015. I was not able to pay the full amount on my due date.

The representative allowed me to make a partial payment of {\$300.00} in cash in order to extend the remaining balance of {\$250.00} for my next pay period.

The Check Cashing Store ran my check which cleared on XXXX XXXX, 2015 in the amount of {\$550.00}.

I contacted the store and was advised they had no record of my cash payment and that my receipt was not valid because it was tendered as a Money Order.

The rep claimed she could not do anything but have the manager XXXX look at the surveillance cameras to prove I paid cash.

The Check Cashing Store or the manager has made NO EFFORTS to contact me with results of the surveillance camera or my REFUND of {\$300.00}.

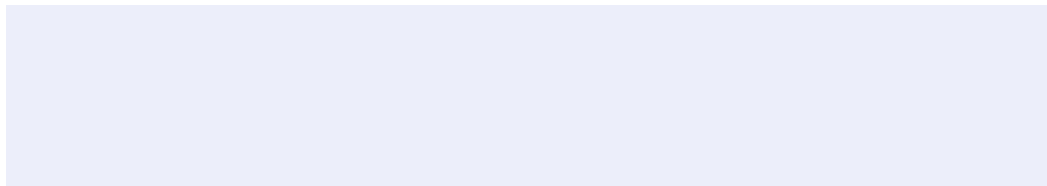
I have had a loan with Rise Credit for over a year now, they meet every criteria of being a predatory lender. Each time I pay it off I am forced to take out another because the interest and fees of the last loan left me unable to pay my normal expenses. Out of a \$ XXXX monthly payment only about {\$50.00} goes to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

DFC Global Corp

FL

334XX

Web

Risecredit, LLC

OH

443XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/07/2015	Closed with monetary relief	Yes	No
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Consent provided	10/30/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



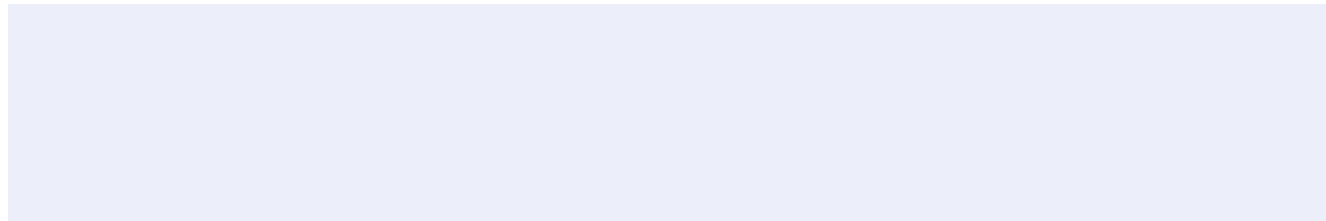
1645021



1629675

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



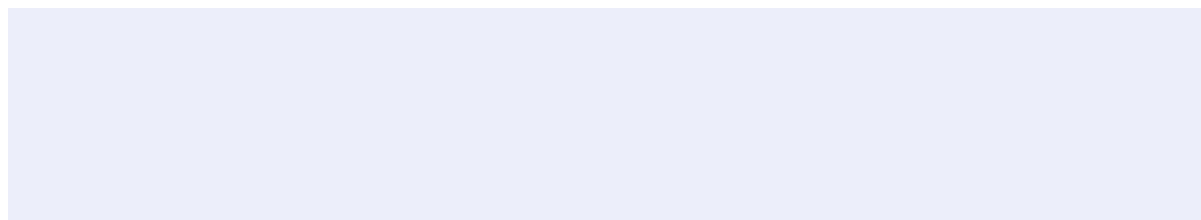
11/16/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

principal, I end up paying over triple the amount I originally received by the time the loan is paid off. Since this is an internet company I do n't think they are regulated and I believe they break Federal and Ohio Consumer Lending laws. I selected that I initiated contact but actually I received emails and mailers from them before ever taking out a loan.

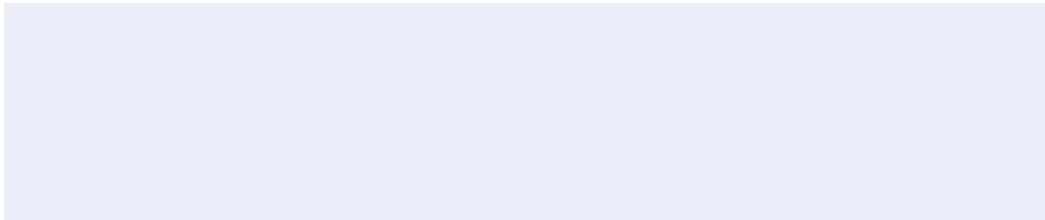
My issue started this morning when I received a call from Wells Fargo. They called to inform me that my {\$15.00}, XXXX loan would not be honored even though I met with a Banker on Friday XXXX XXXX to confirm and sign for the loan based on the terms and reasons that I had been asking for the loan.

I was informed that the money would be in my Account Tuesday morning. After leaving the Bank I went ahead and wrote a check to a furniture store for the items that we needed since we recently moved to XXXX. What I do n't understand is ; why all of a sudden the terms have changed and the agreement that was discussed last week can no longer be honored. We have no furniture at the moment and we were looking forward to the money that the bank had agreed to lend us. It recently came to my attention that the Bank did not intend to give us the {\$15.00}, XXXX loan to facilitate with the furniture purchase and in turn pay off credit cards with the remaining balance of the loaned amount. The Wells Fargo underwriters are not changing their stance even though this was fully articulated the moment I set foot into their bank.

We are now faced with a Major dilemma because the furniture store is expecting payment and we now had to inform them that we can not pay it due to the fact that the bank will not honor their side of the loan. Furthermore, we are faced with return costs to the furniture store and shipping costs that are close to {\$300.00} due the Wells Fargo 's negligence and inability to honor a loan they provided. I am deeply upset and frustrated that this would be a painful experience. We want the bank to honor the agreement and provide us with the funds that will aid in getting furniture

Payday Loan Complaints with Consumer Complaint Narratives

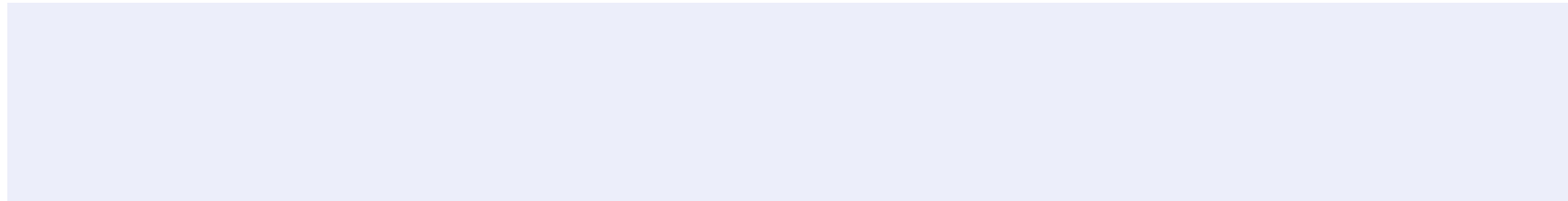
Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Wells Fargo & Company

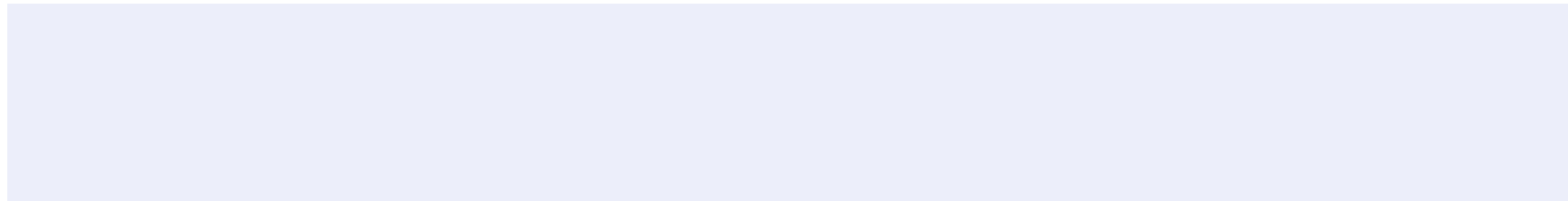
CO

801XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided	11/19/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1657557

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/20/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and clear off debt. It is now clear that their intent was not to aid in providing a loan for us to get furniture and pay off some outstanding debt. They want to loan us money and they also want to dictate how we use those funds.

This is why we are writing to you today. Hopefully you can be off assistance because we need some help to get this resolved quickly.

ACE CASH & It ; XXXXXXXXXXXX XXXX XXXX (51 minutes ago) to bcc :
meDue to : XXXXCase File # : XXXX ; Subject - XXXX Loan Reminder/Debt
RecoveryCase File Transferred to XXXX : XXXX 2015Balance Amount : {\$960.00}
Dear Debtor, Our company XXXX XXXX XXXX XXXX has authorized us to
recover the full amount due to them.

As we put your Social Security Number into our National Checking Database System, we found that you have been never charged for a fraud activity & that 's the reason Court House has decided to give you a chance to take care of this issue outside the Court without having a report on your Credit History and Social Security Number.

We regret that if we do not receive your response within the next 48 hours, we shall have no alternative but to take action through your local XXXX Courthouse to recover the amount due together with court costs and legal fees which is approximately {\$4200.00}.

AS YOU ARE A DEFAULTER ON THIS CREDIT XXXX HAS STATED XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

MO

641XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/20/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1665672

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

SERIOUS ALLEGATIONS AGAINST YOU AND THEY ARE : (1) VIOLATION OF
FEDERAL BANKING REGULATION (2) COLLATERAL CHECK FRAUD (3)
THEFT BY DECEPTION If Court action is taken and Judgment / Decree obtained
against you to recover the sum due, we may need to ask the court to make XXXX
of the following orders should the debt remain unpaid : - Warrant of Execution (
Exceptional Attachment Order). Seizure and sale of movable non-essential assets
/ property by a XXXX Court XXXX or Sheriff Officer Attachment of Earnings base (
Earnings Arrestment). Deduction from your wages by your employer or
arrestment of part of your salary to satisfy the debt The Factual Basis for the
complaints is as follows : - You agreed to return the funds from the aforementioned
income advancement as per contract.

And as per the agreement the funds have yet to be returned and the collateral has
proven to be null that is to say of no value.

At present, XXXX XXXX is seeking either of the following remedies : - All funds to
be returned as per terms of initial contract Dear Customer as we were investigating
your profile, we found you to be a genuine person so it is our duty to help you out
but for that we need some right answers from your side. Also we would like to
know your intentions If you have recently settled this account, please contact us
immediately to avoid further action. Otherwise, payment options are set out
overleaf or alternatively call us or email us right now to pay or agree to a payment
plan with us.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/03/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Have been a customer at Check into Cash in XXXX, IA for past four years, for which my ongoing business cost me over XXXX in fees. Defaulted on a payday loan for {\$250.00} on XXXX XXXX, 2015. Emailed company to request payment resolution and also NOT to contact references.

Did not resolve account for months of XXXX or XXXX, promised to pay {\$250.00} by money order mailed to location. But hardships kept me from making payment including mail returned to sender delaying money order and closing of checking account.

On Friday, XXXX XXXX, I finally mailed a payment of {\$50.00} with a request to hold a payment arrangement based on the initial payment. Almost two weeks later, the location has not honored the money order, nor have they offered any acknowledgement of receipt of payment by phone or postal mail. Instead, contacts were made to my references AGAINST my written request. This is a direct violation of laws protecting consumers from unfair debt practices.

Requesting this lender immediately stop contact of any third party or employer listed, and also no contact by telephone. Instead, include all correspondence through paper mail or email, preferably to resolve payment at different business level.

Payday lenders such as Check into Cash are great financial institutions with a competitive product that many hard working Americans take advantage of. If hard times happen, a dedicated customer should not be antagonized or patronized for amount due, and all efforts should be made to work with customer on resolving debt. This is a situation where a payment for XXXX of the balance has been

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check into Cash, Inc.

IA

522XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

12/10/2015

Closed with monetary relief

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1681197

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/22/2015

Payday loan

Payday loan

11/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

presented but not honored, with a direct violation of consumer 's written requests.

Resolutions with lender have resulted in nil. I am unsure how to make payment of remaining funds until original payment is applied, and unwilling to work with local storefront location who has offered poor service and no regard for my direct rights. I applied early on Wednesday. I was told I had applied and was approved early enough to have the money in my account the next day. I did not. I called and was told it would be in my account the next day. It was not. I waited another day and on Saturday, still no money. I called and was told they had a " system error " and that I would get it Monday. Well, I doubt I will. Even if I do, that is almost a week later than I was assured I would get the money. I asked about adjusting my payment date and was told they could n't. I asked about lowering the interest charged on the first payment, since I was now, at best, getting the money 3 weeks before the first payment is scheduled instead of almost a month. I was told they could n't change anything. They are charging me interest on money I do not have. This can not be legal.

I applied for a pay day loan with this company on XXXX as I have done several times. In times past I applied for a specific amount and was given a pay schedule which told me how many payments I had to make until the loan was paid. When I applied on the XXXX I was under the impression I was applying for the same type of loan but the company changed the name of the loan to flex pay. I got a loan for XXXX and thought I would be paying about XXXX installments until the loan was paid. I called the company today to find out how much owed and I was shocked that I still owed over XXXX and I 've made XXXX payments. I was told by the representative that the way they do loans have changed and now it is an open line of credit and that if I only make the minimum payment on XXXX is going towards the principle. He said it was like a credit card. I feel that I have been a victim of

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

TN

371XX

Web

Harpeth Financial Services, LLC

TN

370XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/30/2015	Closed with explanation	Yes	No
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Consent provided	11/22/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1667101

1667321

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



11/22/2015

Payday loan

Payday loan



11/23/2015

Payday loan

Payday loan

12/03/2015

Payday loan

Payday loan

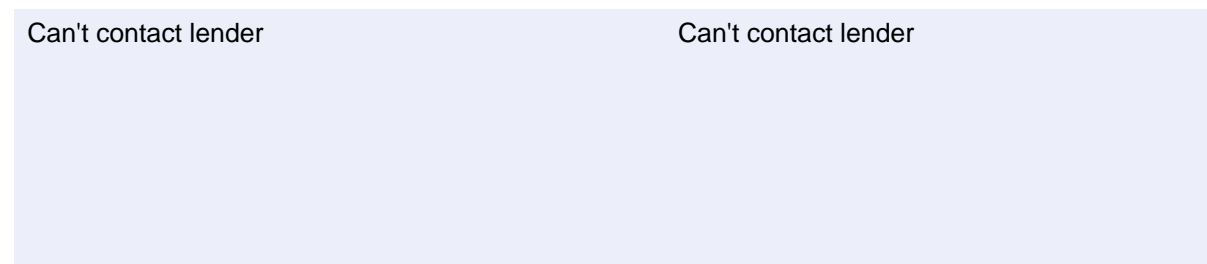
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

predatory lending and full disclosure was given to me at the time of the loan. They changed the name of the loan. Under these terms I will never pay it off

I had a signature loan with this company and when I went in to make my payment I was told that I had to covert over to their flex pay loan. Initially If I made XXXX payments I would have the loan paid off. I was tricked into changing over to this new loan with them. I was under the impression that I would still have the loan paid off when I made my XXXX payments. When I went in to make my last payment I was thinking that I was paying the loan off and the balance was still XXXX dollars. I feel that I was deceived and forced into a loan that I did not want. Full disclosure was give. I'm a victim of deceptive predatory lending. I know the law has been broken

My problem is the payday lender is harassing me via phone. I just received a voice mail threatening me to contact her within 24 hours or I 'll be charged with bank/check fraud. I Was given a " case number " that does n't really exists and told to call a certain number XXXX XXXX XXXX - XXXX XXXX XXXX when she called on an " Unknown " number. I 'm tired of these people trying to scare money out of people. They need to be stopped!

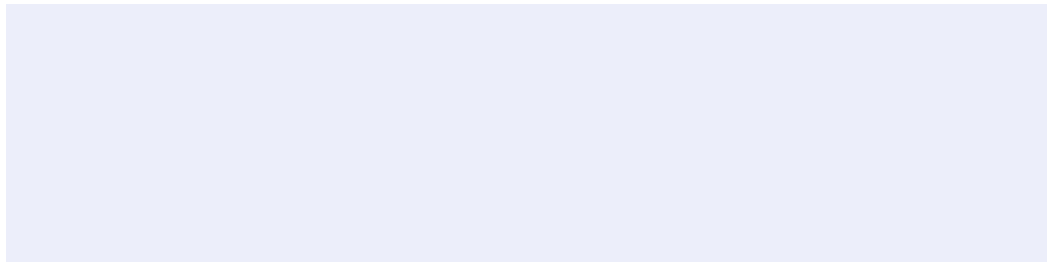
Several of my family was notified that I had an outstanding loan from a Pay Day Lender. I never received or applied for. The name of the collection agency is National Principal. The phone # for them is XXXX. The address is XXXX XXXX XXXX. XXXX, NY. XXXX. The origionating loan supposedly came from XXXX XXXX. They claim that this loan was deposited to my bank acct. in XXXX. However, that acct. has been closed for 9 years. They called all of my family clearly stating that I was in legal trouble and to have me call them immediately to settle this matter before arrest. This loan was never applied for or taken by me. I spoke w/ my credit union and they have NO transactions in my name from either XXXX XXXX or National Principal. Incidentally, they used my husbands SS #, my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint is the result of an isolated error



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Harpeth Financial Services, LLC

TN

372XX

Web

Big Picture Loans, LLC

IL

628XX

Web

National Principal Group, LLC

WI

545XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

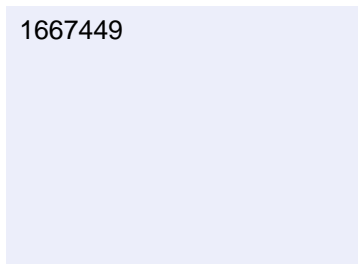
Consent provided	11/22/2015	Closed with monetary relief	Yes	No
Consent provided	12/03/2015	Closed with explanation	Yes	No
Consent provided	12/03/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1667156



1667449

1681794

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/03/2015

Payday loan

Payday loan

11/18/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

closed bank acct. and My 3 year old email address (which was hacked and has been closed for 2 years) to say it was me who took out this loan. They harassed my family, left threatening phone calls and threatened me w/ arrest. They offered to settle the acct. for {\$500.00}. Fortunetly I did some research first. National Principal was so threatening I believe that someone may pay them just to get rid of their terrible harrasement. DO NOT PAY THESE PEOPLE. They are experts at getting your information, such as family phone # 's, SS #, bank accts. etc ... give them NO information! I am reporting this activity because we were led to believe that perhaps someone in our family had deceived us and taken out a loan in our name. NOT true. It caused a lot of stress and worry. It is a fraud and our XXXX XXXX was wonderful in helping us sort out this mess. Please, someone check into this and stop these people from harming more families.

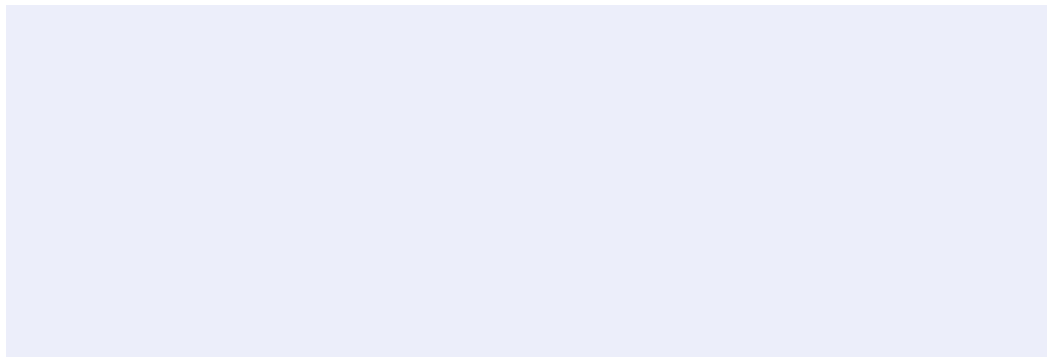
Finally, we never received a loan or monies of any type. It was stated by their " associate " that the money was deposited and withdrawn from our acct. Our credit union proved to us that this did not happen. We at no time received a dime from this or anyother Pay Day Loan company through our XXXX XXXX.

I have made several request to Speedy Cash to Cease & Desist all phone calls and I still am receiving phone calls.

Last XXXX I took out a payday loan through Check N Go. A few weeks ago I was contacted by a law firm based out of Texas called XXXX XXXX XXXX XXXX XXXX, stating that Check N Go was going to sue me ... unless I paid {\$700.00}. I was a dummy and gave them my credit card information over the phone to set up payments ... then cancelled my card thinking it was a scam. I was sent a document via email to sign verifying my payment agreement, which was apparently XXXX. I was told this was taken care of from the law office, not another debt collection. Different phone numbers and location, but XXXX automatically

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

TX

752XX

Web

CNG Financial Corporation

OH

430XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/03/2015	Closed with explanation	Yes	Yes
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Consent provided	11/18/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1636827

1661835



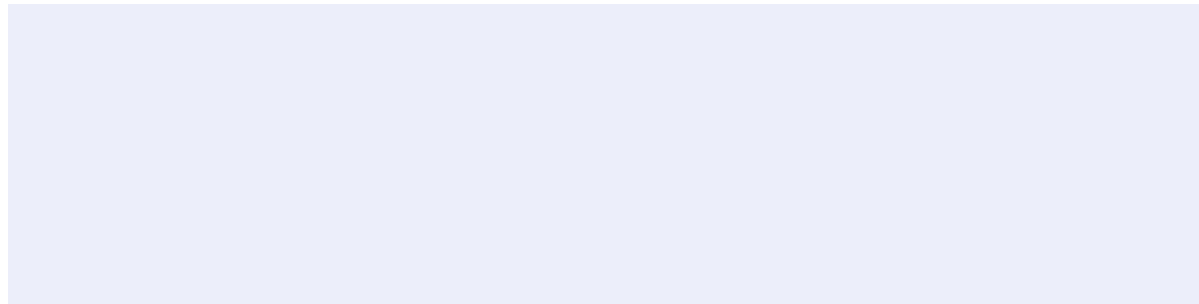
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/23/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

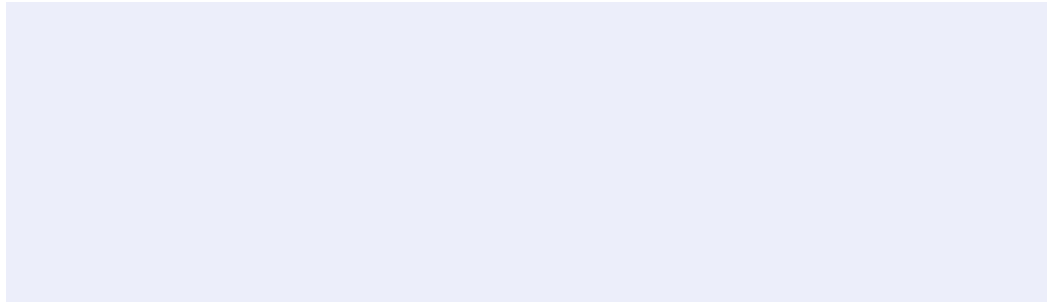
transferred me to the same woman who keeps calling from the law firm, XXXX XXXX. I contacted Check N Go, and the debt was sold to XXXX XXXX XXXX, then contacted them, and the debt was only for {\$500.00}, and they said it has been bought by XXXX XXXX XXXX. None of this is on my credit report, nor have I received anything in the mail from any creditors listed above. I just do not know how to figure out what is real and what part is a scam. I live in Ohio ... and all of this is coming from Texas.

I took a loan from cash call in XXXX 2014. When I was contacted I voiced my concern that the lowest amount they funded was {\$2500.00}. I only wanted a loan for {\$400.00}. I let the gentleman know that I was uninterested. He informed me that I could take the loan and there would be no penalty for prepaying the loan and that he had customers do this all the time. I agreed to the loan but was never clearly aware of the outlandish rate of 139 % interest. The way the person on the phone explained it was once I prepaid the loan {\$2000.00}, all my payments would go to the principal. I was financially in need so I agreed and sent the email back agreeing.

I tried to pay back the loan but was told I could only pay on my due date of payment. I call on the XXXX and they say I need to pay on the XXXX. I call back on the first and was told I could not use a credit card but I could use it online. I tried to pay online and would be charge a wiring fee and could only pay {\$800.00} per wire so it would have taken me XXXX wires at {\$20.00} a piece. I feel that the information I was told when I initially obtained the loan was false. I was never told about how difficult they make the prepay process and all the rules. Cash Call has made it impossible for me to pay back my loan so they can continue to charge me 139 % interest. I feel they were negligent and are committing fraud. I also feel that these high interest loans should not be allowed in the US. If I complete my loan,

Payday Loan Complaints with Consumer Complaint Narratives

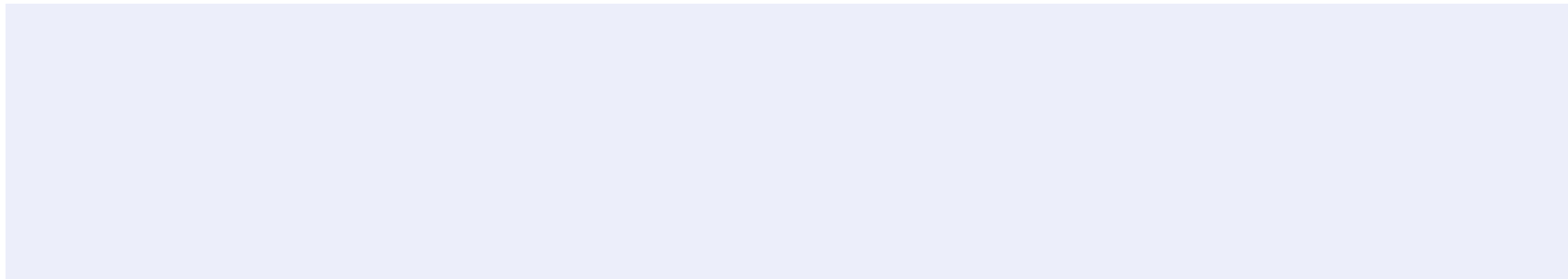
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CashCall, Inc.

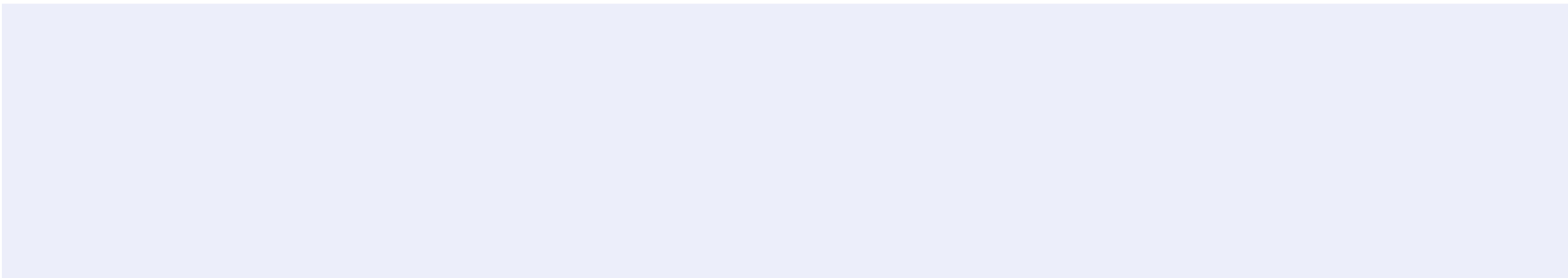
CA

921XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

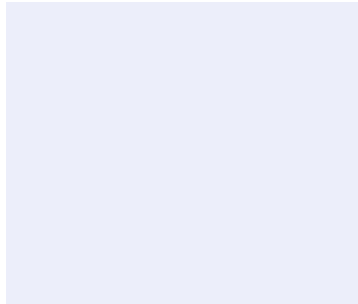
Based on Consumer Complaints



Consent provided	11/23/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1669484

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/24/2015	Payday loan	Payday loan
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11/24/2015	Payday loan	Payday loan
------------	-------------	-------------

11/25/2015	Payday loan	Payday loan
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12/17/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

will have paid {\$10000.00} for a {\$2500.00} loan. I want this company investigated.

I applied for and was granted a payday loan from Castle Payday, which is an affiliate of the XXXX XXXX XXXX entity. At no time was it explained to me that the {\$1000.00} loan was going to cost me {\$7600.00}. Castle payday has been auto-deducting an average payment of {\$250.00}, XXXX a month from my checking account since XXXX XXXX, for a total of {\$1600.00}. The only way I can get them to stop pulling money out is to pay the loan off in full. My contention is that I have repaid the debt in full at this point plus {\$620.00} and to pay an additional {\$1200.00} to consider it paid in full, or to continue installments until full maturity of the note is reached (a total of {\$7300.00}), in my opinion, fraudulent.

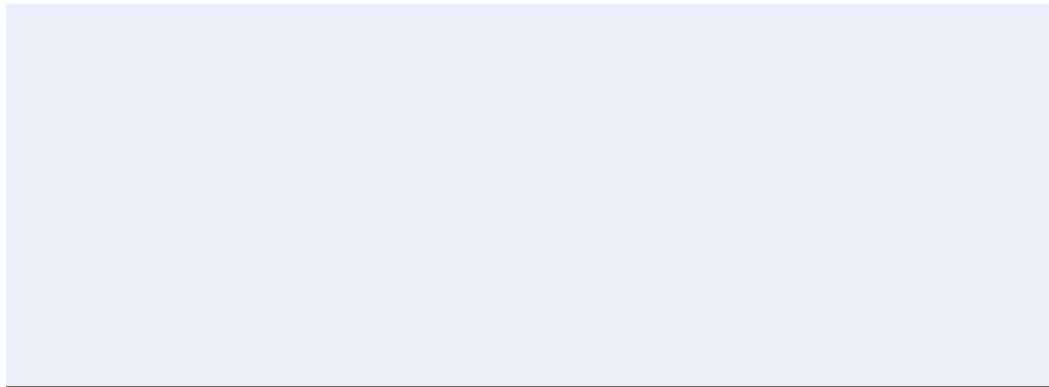
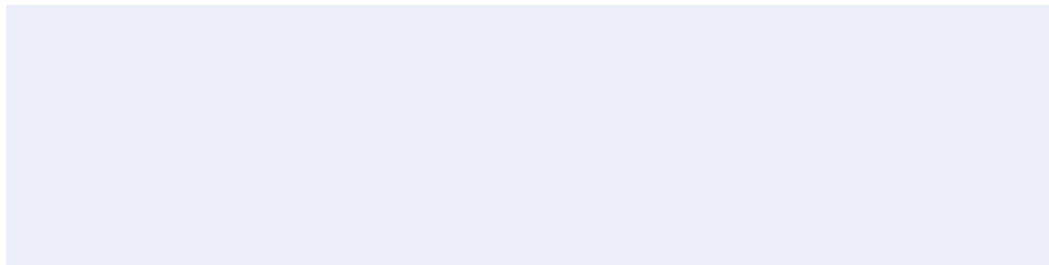
I had a call at XXXX at work from a XXXX, XXXX and claimed i owe a payday loan and would sue me and take me to court for check fraud. Now i was frighten and stardled at first ask lots of questions about the claim. Than i read reviews online how people get scammed from debt collectors who pretend to be investigators or attourneys. I felt like i was getting scam please reply back to me if legitimate..or what further action i should take on this matter..

Castlepayday.com proposed one amount and then fradulantly proposed a different amount on another document.

I 'm not sure I selected the correct option, but I would like help in solving the following problem. On XXXX XXXX, 2015, I received an alert from the XXXX credit monitoring service I subscribe to. The notice stated that I had a new hard inquiry on my credit report. I immediately contacted XXXX to dispute the error. The representative I spoke with stated that I needed to contact the creditor Cash Central and that they would need to contact XXXX. When I contacted Cash Central, I was told that I did not have a loan with them, or submit an application, but that a third party provided my information to them. Cash Central put in a request for someone to contact me. During the phone call I explained that I did

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MT

597XX

Web

Pacific Rim Alliance Corporation

CA

920XX

Web

Big Picture Loans, LLC

MD

207XX

Web

Community Choice Financial, Inc.

TX

770XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/24/2015	Closed with explanation	Yes	No
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Consent provided	12/14/2015	Closed with monetary relief	Yes	No
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Consent provided	12/03/2015	Closed with explanation	Yes	No
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Consent provided	12/17/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1669754

1670582

1671836

1707320

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

request for someone to contact me. During the phone call I explained that I did apply for a loan from Cash Central nor did I give permission for my credit to be pulled. I advised that XXXX has the credit inquiry listed as a hard inquiry on my credit and that I would like it corrected.

On XXXX/XXXX/15 I received the following email response : Dear XXXX XXXX, We are in receipt of your dispute regarding a credit inquiry by Cash Central. Cash Central was forwarded your application information for a loan from a Lead Provider. The application was declined and no loans have been requested in your name.

Under the terms of the Fair Credit Reporting Act, Cash Central can obtain credit report information regarding customers when (1) the credit report information was pulled in connection with a credit transaction involving the customer and a request for an extension of credit, and (2) Cash Central otherwise had a legitimate business need for the information.

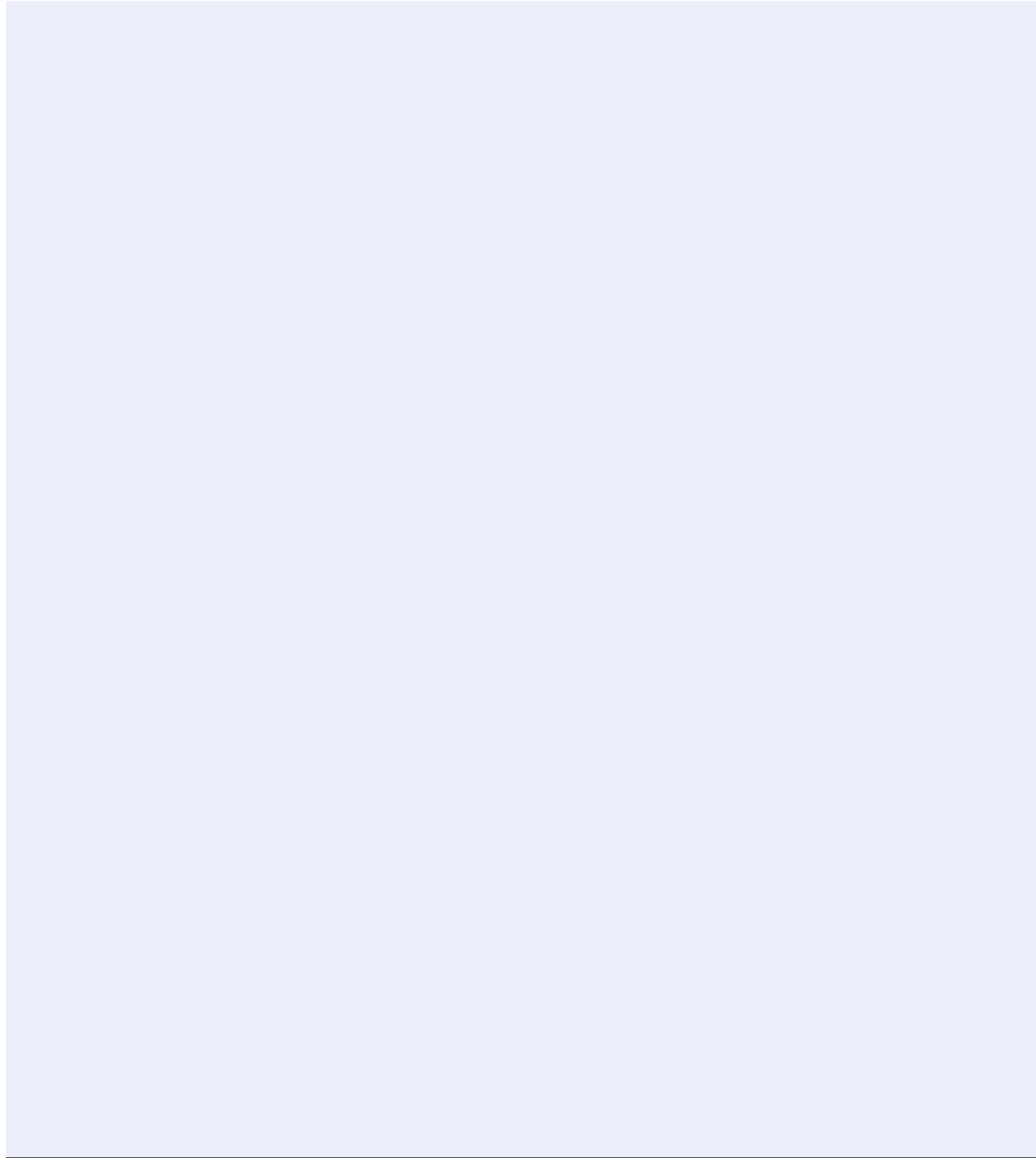
Your application was forwarded to us in a manner that permits us to take the steps needed to complete verification of the applicant, including, by way of example, referring to databases containing consumer information and pulling credit reports.

If you would like further information on the lead provider in which Cash Central obtained your information, please contact me directly.

Sincerely, XXXX XXXX Cash Central XXXX XXXXXXXXXXXXXXXX I then sent the following response : Good Evening XXXX XXXX, Thanks so much for the quick response, but I 'm not sure I fully understand the response. XXXX listed Cash

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



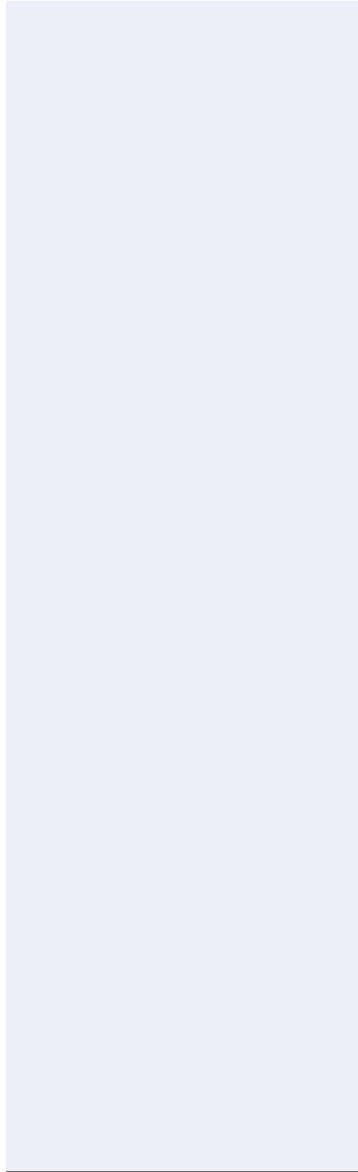
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

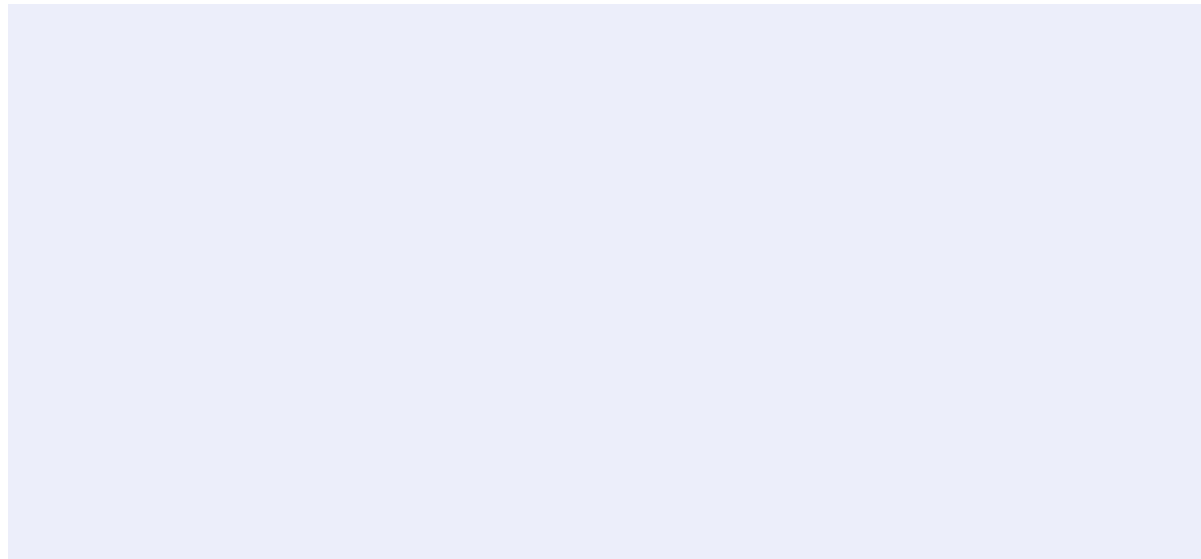
12/01/2015 Payday loan Payday loan

12/17/2015 Payday loan Payday loan

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

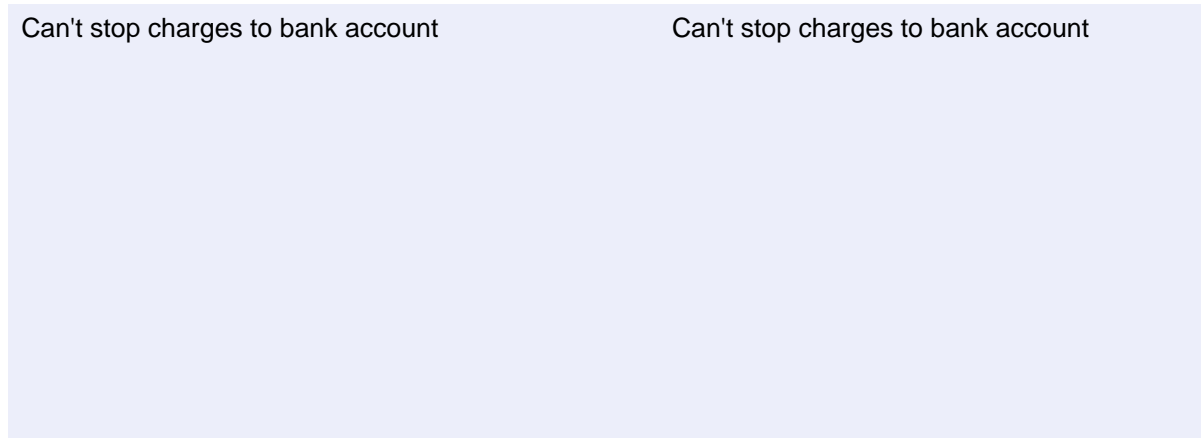


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Central as a hard inquiry on my credit report, but I did not apply for credit from Cash Central or any other company on Saturday, XXXX XXXX. Nor did I give permission for my credit to be pulled by Cash Central and XXXX will not remove the inquiry from my credit report until your company provides me with a letter, or contacts them. Please help!!

In addition, what is the name of the lead provider as I would like to contact them as well.

Thanks in advance for your response, XXXX XXXX Please help!! Is Cash Central able to pull a hard inquiry of my credit report without my permission. I am in the process of rebuilding my credit and do not wish to have my credit pulled without my permission.

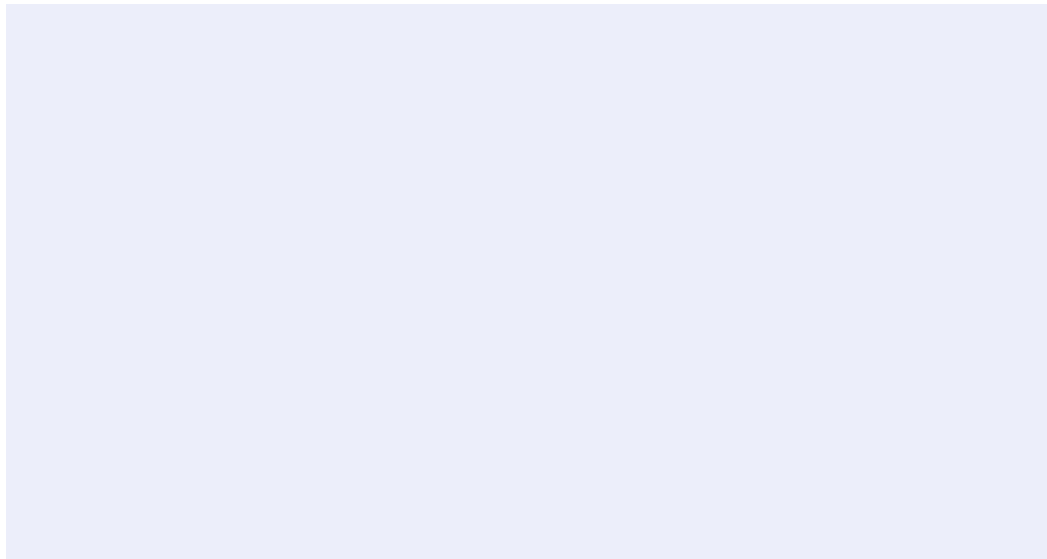
I was misled on the interest rate and money I would need to pay back. I borrowed {\$300.00} and each month only {\$10.00} to principle. This month I owe {\$170.00} and my payment is {\$61.00}. XXXX dollars towards principle and {\$51.00} in interest. This is outrageous.

On Wednesday, XXXX XXXX, 2015, I agreed to a settlement with Cashnet USA for a loan I foolishly got several years ago. The agreement was to pay {\$250.00} from my debit card that ended with XXXX on XX/XX/2015. I received a reminder e-mail about the arraignment on Monday, XXXX XXXX, 2015, and so in an attempt to be proactive I went to their website and made a one-time payment of {\$250.00} using a different debit card.

I ignorantly assumed that they would receive the payment, close my account, and leave me alone without me having to call them back but I was wrong. Their " system " should have been smart enough to do that.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

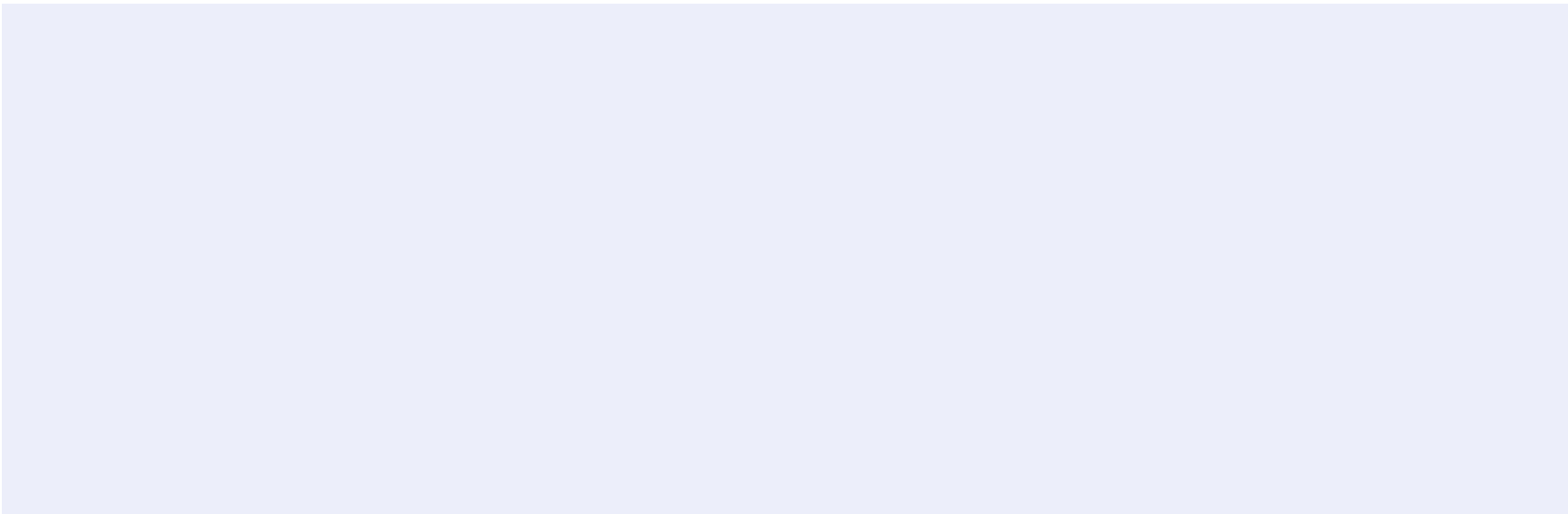


Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Green Trust Cash, LLC

OH

441XX

Web

Enova International, Inc.

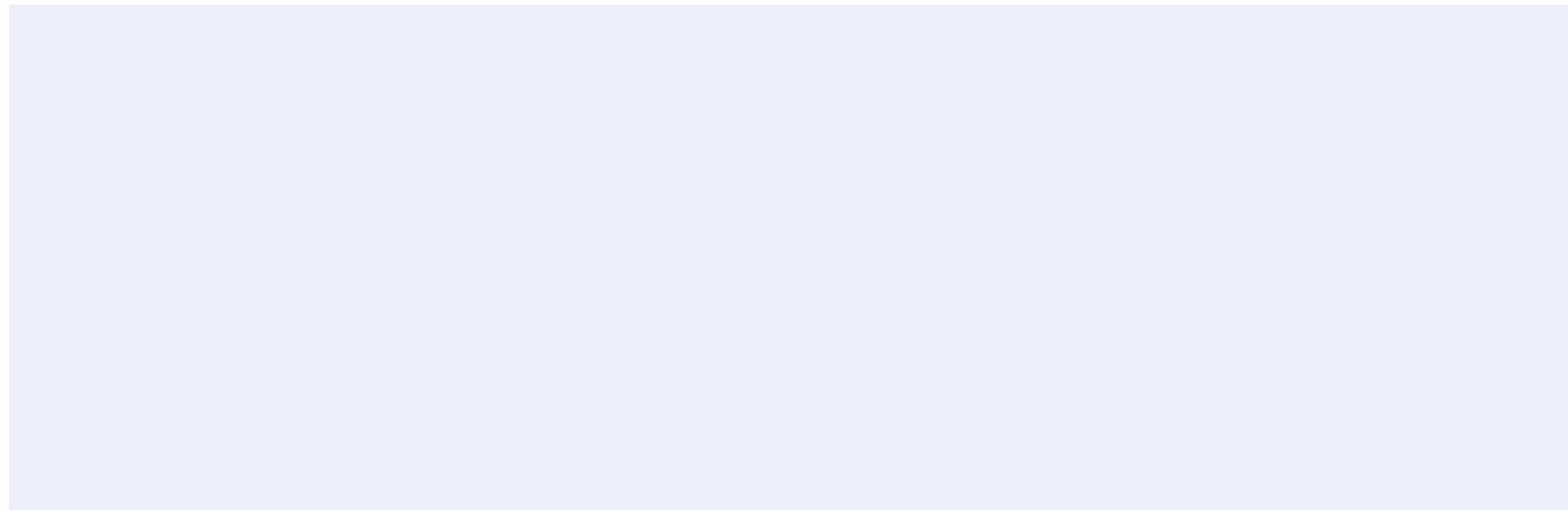
TX

752XX

Web

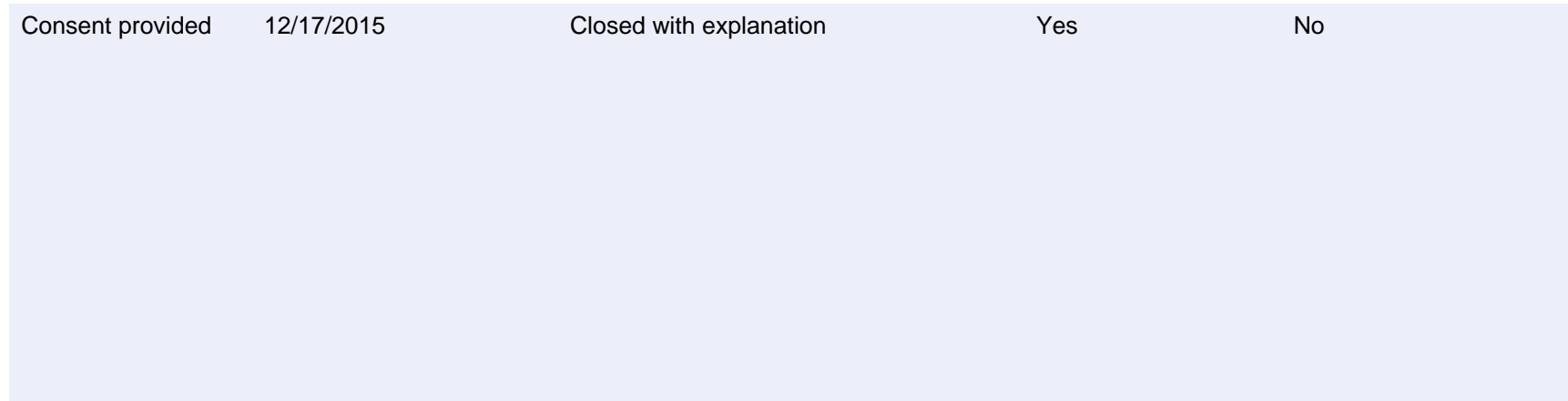
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



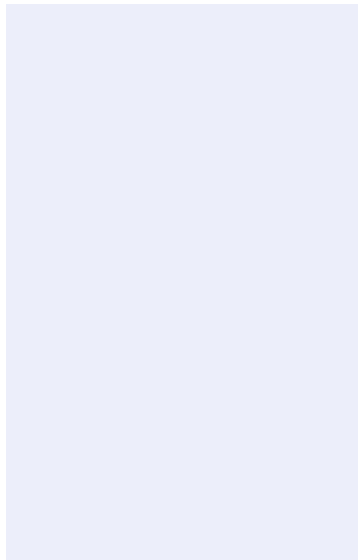
Consent provided	12/01/2015	Closed with explanation	Yes	No
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Consent provided	12/17/2015	Closed with explanation	Yes	No
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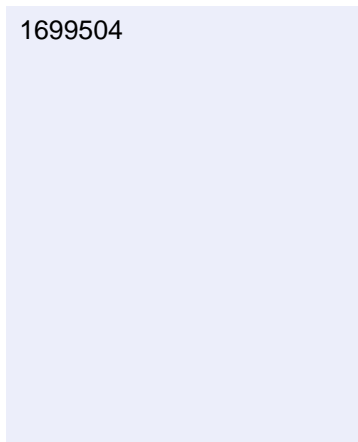


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



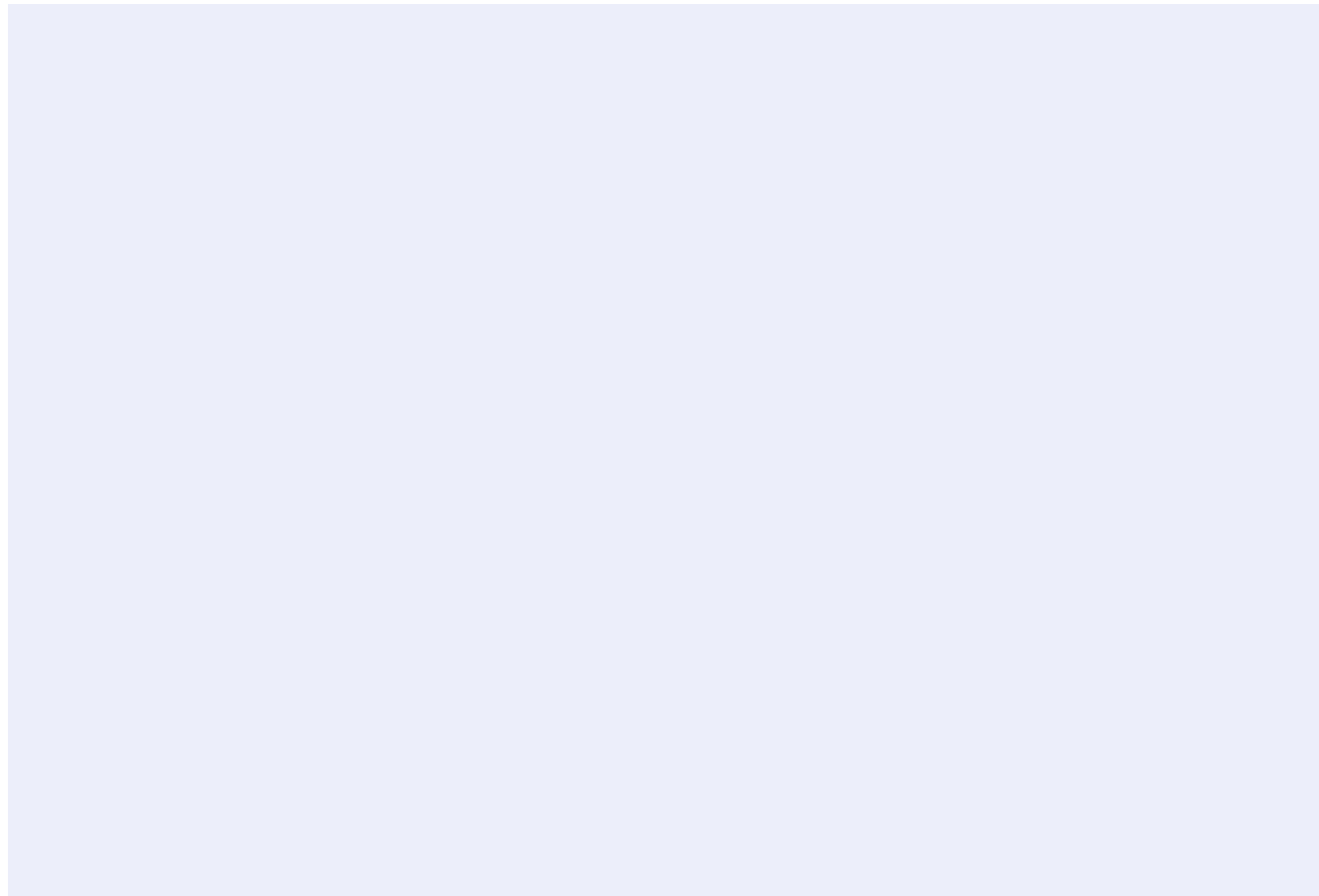
1677803



1699504

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



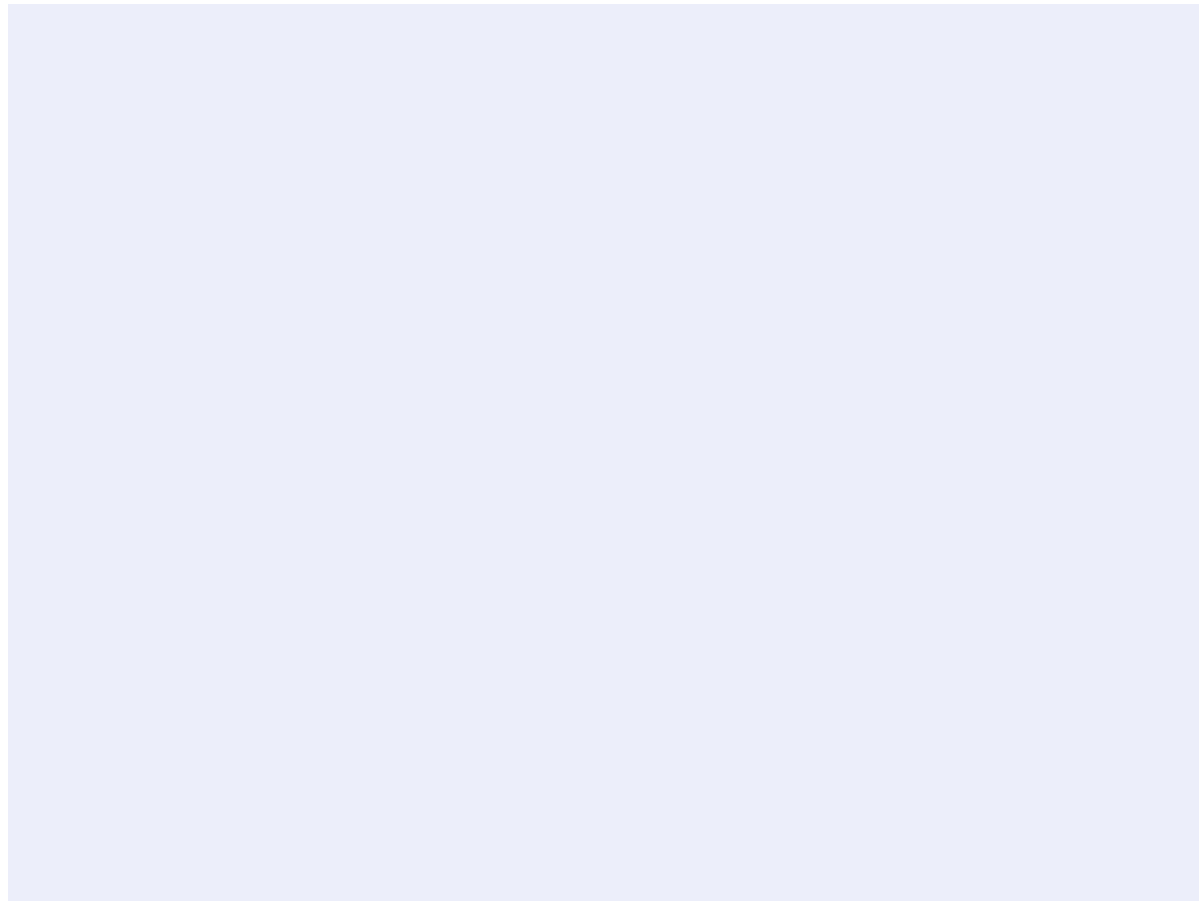
01/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Instead, they charged the debit card that I used Monday for an addition {\$250.00} today, although I have XXXX e-mails stating I authorized them to only debit the card ending in XXXX, not any other card. When I called them, they contend that since I used a different card Monday that their " system " updated my profile to that card and voided the original agreement that listed the card ending in XXXX as the card that I wanted to use, even though they sent me no notification to that effect. The ridiculous part about that contention is if the system is smart enough to update my records to a card I did not authorize to be used on the XXXX then the system should have been smart enough to know that I had already made the payment on the XXXX to satisfy my agreement.

The use of XXXX credit card does not automatically entitle that company to void an existing agreement to use another card at a later date, and this is simply an attempt to steal more money from me.

I want the {\$250.00} back that they stole from me by debiting a card that I did not authorize them to use. This is a very deceptive business practice and they should discontinue it immediately. They should not be able to hide behind " systems " when debiting accounts. I believe they simply are using this as an excuse to try to bill people money that they did n't agree to pay. This is quite despicable!

Around XX/XX/XXXX I received a missed call from XXXX so I returned the call. It was a man named XXXX XXXX that answered the phone. He asked for my info so i complied and then he responded by asking me why have I not paid the balance on the loan I responded that I waiting on BCFP to respond to my request. He then began to disrepect me by saying that im a fraud, liar and a thief i have no intentions on paying anything back and that he deals with people like me

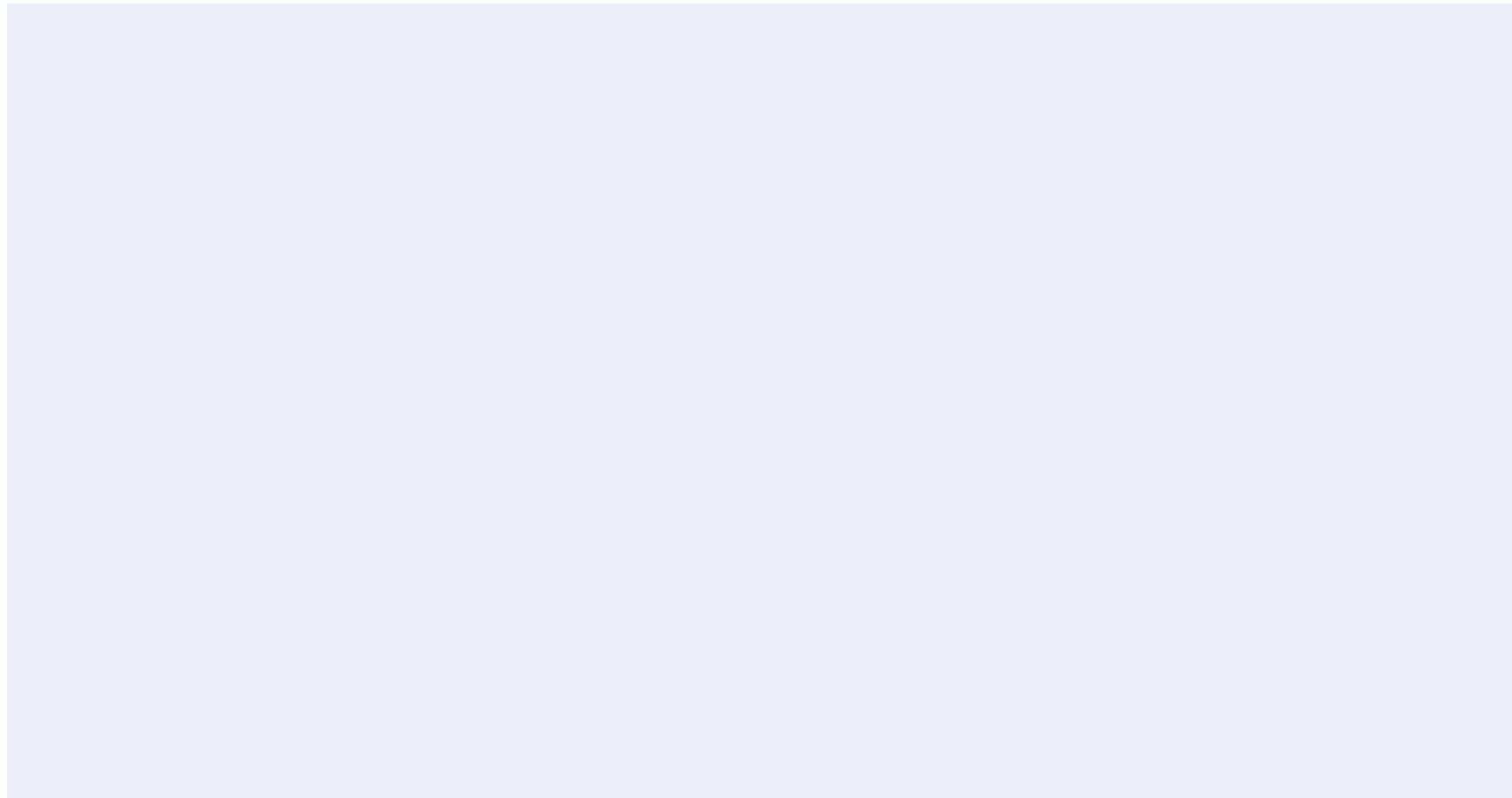
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

752XX

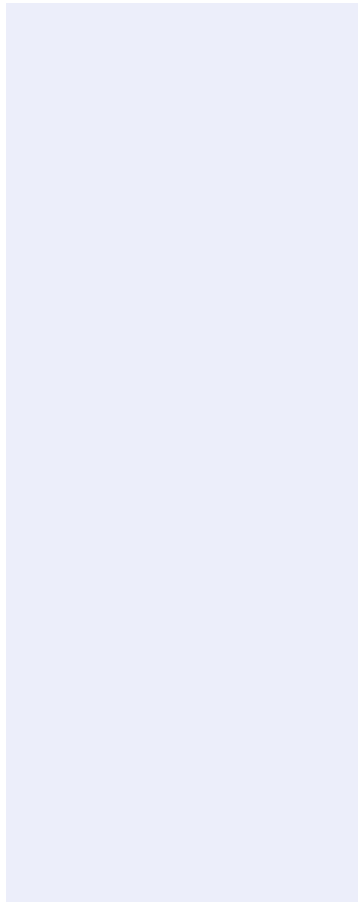
Web

Based on Consumer Complaints

Consent provided	01/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1727585

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/17/2015	Payday loan	Payday loan
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01/05/2016	Payday loan	Payday loan
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12/23/2015	Payday loan	Payday loan
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12/19/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

everyday. I then responded by telling him he doesnt know anything about me and i refuse to argue with him to let me speak to someone else he refused at first because he was the only person i can speak to but i kept insisting so finally he put mr. douglas on the phone and it basically went the same way telling me that they want their money and their going to put me in jail for fraud. I got tired of them yelling and cursing in front of my kids so i hung up the phone but they just called again. i answered and asked XXXX XXXX to send me the email that i asked for and to not call back until i send the email back to them. On XXXX/XXXX/16 i received a call from them again it was XXXX XXXX once more i tried to resume where he left off but i cut him off by asking why i have not received the email yet he just kept asking when do i plan on paying them i told him once i receive the proper info to ensure the loan is actually mine i will go from there. please help me to make sure that this is not a scam.

calling and threatening me with court and coming to my house. This is the company : XXXX

This PayDay Loan was paid multiple times with increased fees and interest. I refused to pay the last balance and will not pay it.

Ace cash express let me pay my loan. Then after. The loan was paid off the cashier stated we are closing so we are not going to renew any loans. They were supposed to close XXXX but they are still doing business. They left me broke and almost homeless because that was my way to make ends meet in between paychecks. That was n't right and they have done a few people like that. That 's not good business. Something needs to be done. Then after we paid the cashier stated we will get the money from we ever do n't pay. We will debit people account for the money that is due.

This where I draw the line these folks knew I was a veteran, and dislocated worker and when they jacked up the fees. I did pull back because there is no way in

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation	WA	982XX	Web	
Dynamic Recovery Solutions, LLC	TX	750XX	Web	Older American
ACE Cash Express Inc.	TN	374XX	Web	

Moneytree Inc	CO	809XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/17/2015	Closed with explanation	Yes	No
Consent provided	01/08/2016	Closed with non-monetary relief	Yes	No
Consent provided	01/06/2016	Closed with explanation	Yes	No

Consent provided	12/21/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1706612

1727777

1715063

1708100

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/09/2015

Payday loan

Payday loan

12/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX I am paying that. Now too many months went by.

I received a loan from Spotloan for {\$400.00} on XXXX XXXX, 2015. During the application process it did not mention that the payments it pulled every paycheck would be interest only. My payments have come out on payday without issue since that time for {\$66.00} every two weeks, XXXX payments in total since the loan was issued, totalling {\$600.00}. I did n't have a payment pulled on Friday when I was paid and thought finally I had paid the loan and it 's outrageous interest back in full. 5 days later on Tuesday XX/XX/XXXX I received a NSF fee from my bank and asked what it was for so that I could ensure I paid whoever it was that was n't paid, they replied that it 's Spotloan. Later that day, today, I received an angry email from an employee at Spotloan stating " you promised to pay us back, why are n't you paying us back ". When I logged into my account with Spotloan for the first time to check the balance and see if I could just pay the remaining balance off and be done with these crooks I saw the remaining balance is {\$390.00}, they 've only applied {\$6.00} of the {\$600.00} I 've paid them to the principal. I can not imagine this is legal or allowed, my understanding is some of the payments were required to go to principal, and I would n't think that a fraction of a percent of each payment would be adequate to meet that requirement. I 've paid this loan back plus 50 % interest over the last 4 months, and apparently I have made no progress toward the balance, this is robbery.

First of all, this form does not have a box to check that I never took out a loan from the questionable company and secondly, the only box I could check was that I was the borrower, which I am not, but the assumed borrower instead.

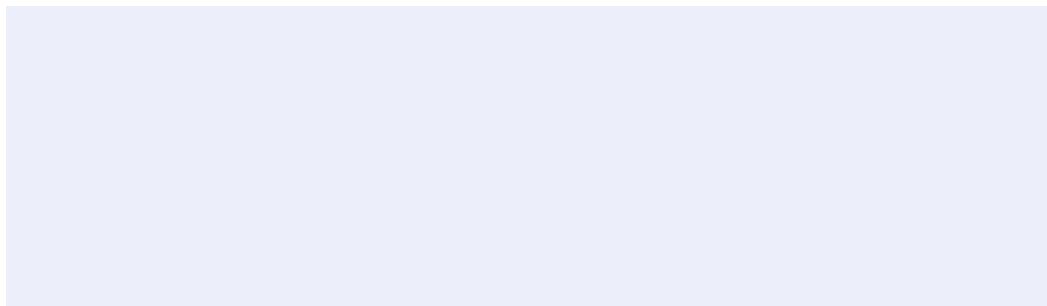
I am getting requests for payment of loan # XXXX taken on XXXX/XXXX/XXXX obtained through AmeriCash Loans of Missouri for a person who has the same name as me but not the same SSN or address as me. The first written Notice

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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BlueChip Financial	TX	787XX	Web
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AmeriCash Holding LLC	KS	662XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/14/2015	Closed with explanation	Yes	No
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Consent provided	01/05/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



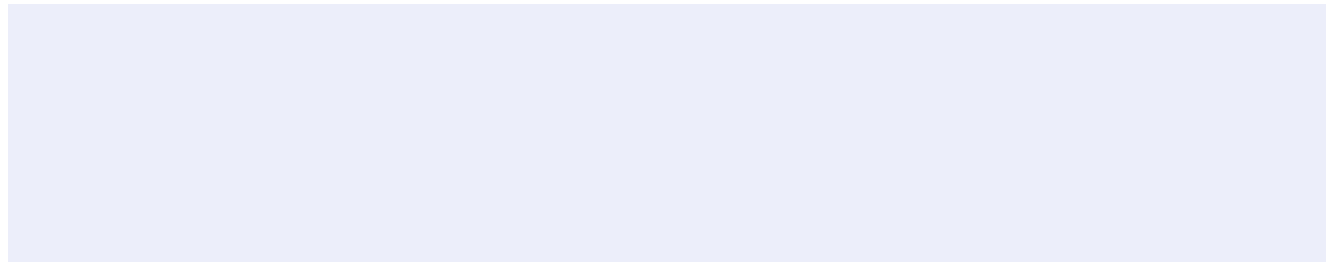
1689599



1722551

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



12/24/2015

Payday loan

Payday loan



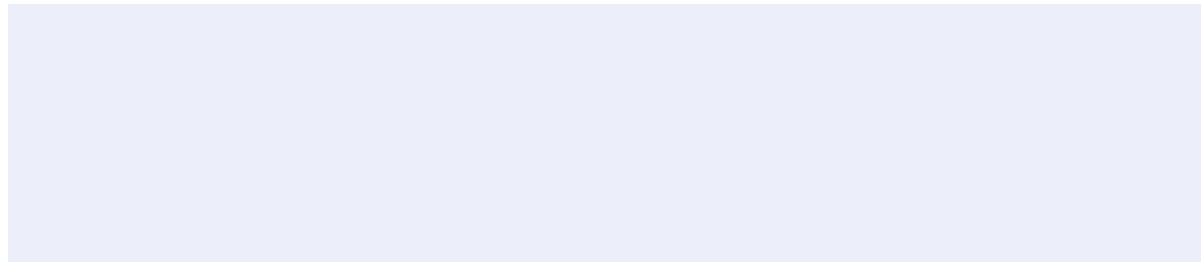
01/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Before Suit was received XXXX XXXX, XXXX. I subsequently sent a certified letter to their XXXX XXXX, IL collection office. I received confirmation of delivery by USPS. Another letter, Notice of Right to Cure Default, dated XXXX XXXX, XXXX was received by me on XXXX XXXX, XXXX via certified mail. The phone number for the company is XXXX but we are hesitant to call them in case it is not a legitimate business but a scam.

I was called by someone that said ace cash express gave them my info and that I owed them money for a loan. He asked me to make a payment over the phone I refused because I did n't know if it was a scam. He then became very disrespectful and vulgar calling me various names.

Received an online payday loan from XXXX XXXX in 2008. Loan was paid back but lender kept debiting my account, causing hundreds in fees for overdrafts and my bank closing the account. For several years I 've received threatening calls from their various debt collection agencies, mainly out of XXXX, NY. The original {\$300.00} loan that was paid in 2008, ended up as a {\$1000.00} collection account on my credit report. After disputing this (again) and speaking to the current debt collector, they agreed to remove it (again). After the loan was paid off, the state of Missouri declared they were illegal and void, as they had no license for business in the state. Missouri is the state I lived in when I took out the loan. Every time a different debt collector contacts me, the balance changes along with the supposed date of the loan, that way they can avoid the statute of limitation. This seems to be the only company that has avoided your wrath but is as bad as they come. Hidden fees in the hundreds of dollars, threats of jail, calling neighbors, employers and in my case distant relatives several times a day and disclosing every detail about this supposed debt and claiming I was wanted. They were supposedly searching for me yet knew all of my contact information. I was an XXXX to take out the loan then, but I was waiting for my military XXXX to be

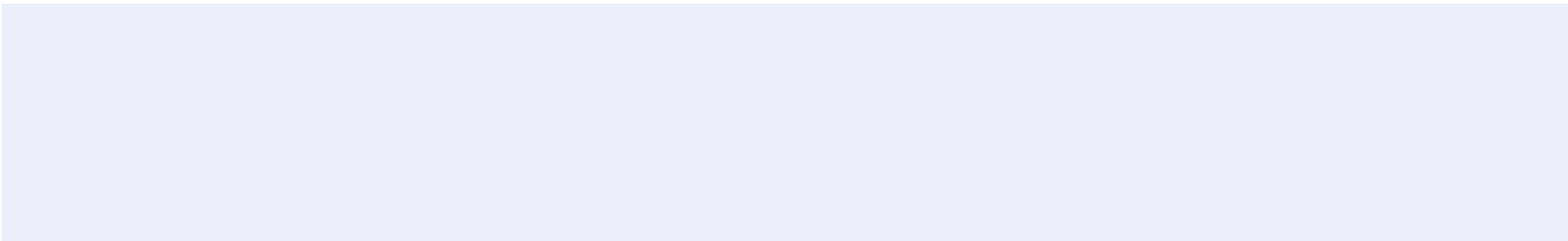
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

752XX

Web

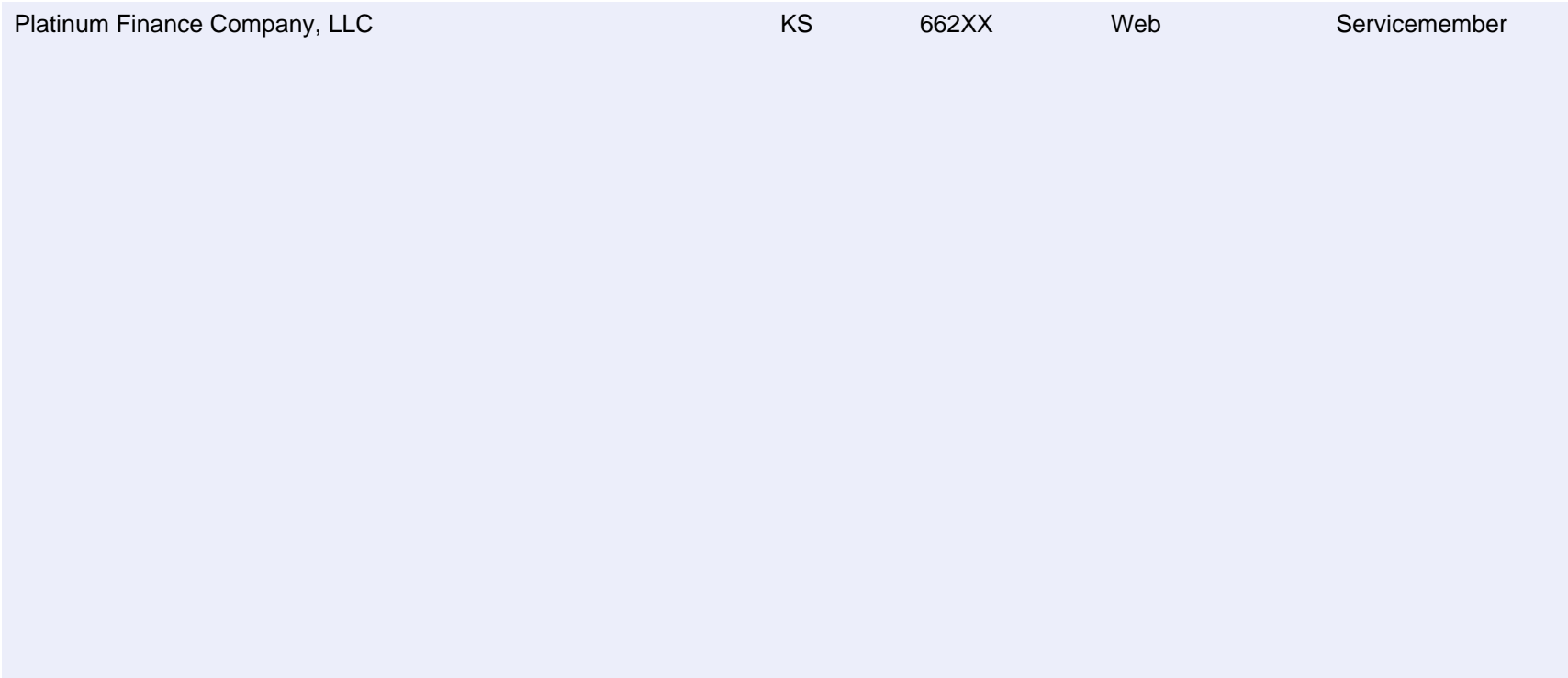
Platinum Finance Company, LLC

KS

662XX

Web

Servicemember



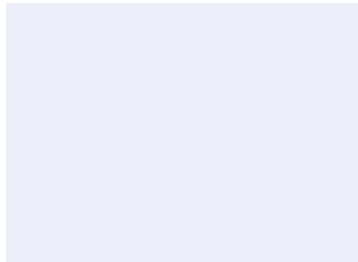
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

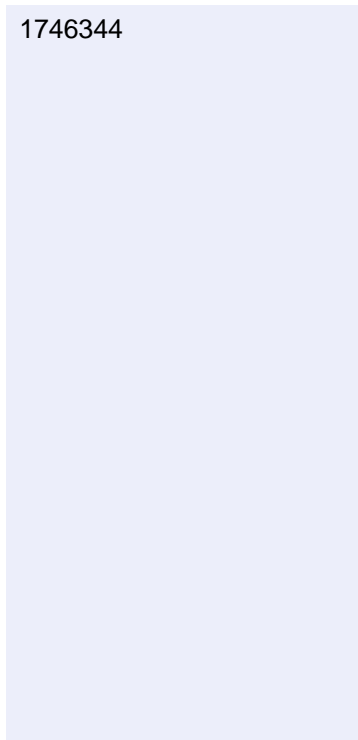
Consent provided	12/24/2015	Closed with explanation	Yes	No
Consent provided	02/23/2016	Closed with explanation	No	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



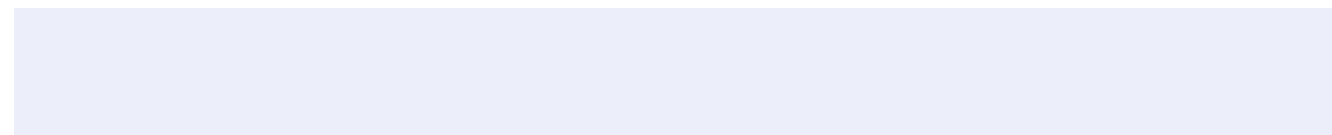
1716812



1746344

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



01/07/2016

Payday loan

Payday loan



12/31/2015

Payday loan

Payday loan



01/07/2016

Payday loan

Payday loan



12/15/2015

Payday loan

Payday loan

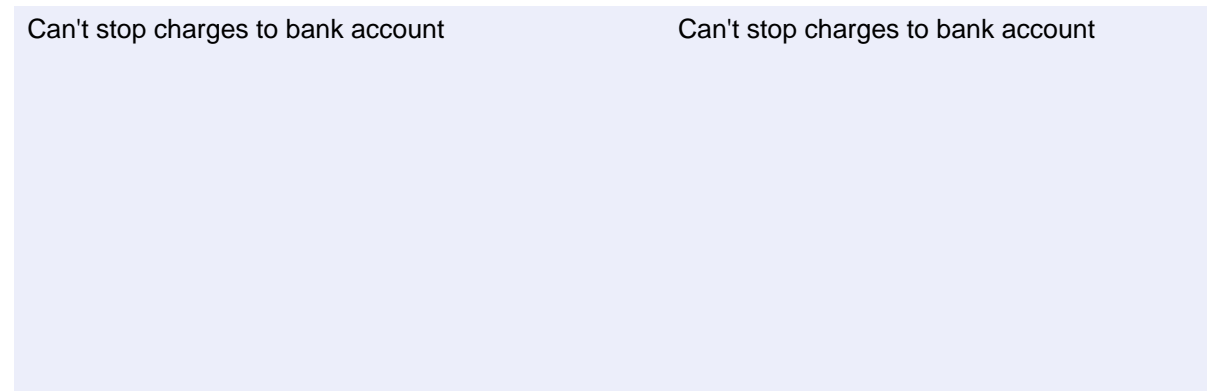
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't stop charges to bank account

Can't stop charges to bank account

Applied for loan/did not receive money

Applied for loan/did not receive money



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

approved and I have many kids. By changing the details of the loan, they keep listing it on my credit report and use yet another shady collection agency to try to take my money long after the time barring took effect.

I have recently completed a chapter XXXX and ace cash express was contacted. I have completed my plan and have been receiving these letters from persons who state I am going to be sued if I do not make a payment

I obtained a payday loan from Speedy Cash XX/XX/2015 for XXXX {\$230.00} and was laid off when the loan became due. I contacted Speedy Cash and advised them. I received a phone call from a representative from Speedy Cash asking if I could pay my loan, I informed her that I was still unemployed and was not trying to get out of paying my debt with them. She said that she would refrain from collection calls and wished me good luck in going back to work. On XX/XX/2015 Speedy Cash drafted my account {\$280.00} via electronic check without my consent or approval. I have since then closed my checking account with XXXX Bank here in XXXX,

As far as remember i did not recall apply for such loan or either receive one. But for some reason i have received an email about an arrest warrant for that loan i was never contact either by mail or by phone from such company. All over sudden they told me i owed the {\$1000.00} which i did not get from them. Unless its a problem of identity theft, cause this letter sound like threat to make me pay something i never had from them. Your help in this matter is very important to me cause i really do n't know and understand that.

I rec 'd phone call from this company called XXXX @ phone # (XXXX) XXXX regarding cash loan payment from cash central. They are the 3rd party. I have paid portion of the loan and now, different company is calling me representing Cash Central. They 're trying to scare me to take me to court.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

Company chooses not to provide a public response

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

TX

755XX

Web

Speedy Cash Holdings

LA

711XX

Web

Specialized Loan Servicing LLC

FL

331XX

Web

Community Choice Financial, Inc.

CA

908XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/07/2016	Closed with explanation	Yes	No
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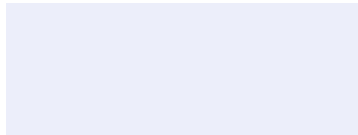
Consent provided	12/31/2015	Closed with explanation	Yes	Yes
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Consent provided	01/12/2016	Closed	Yes	No
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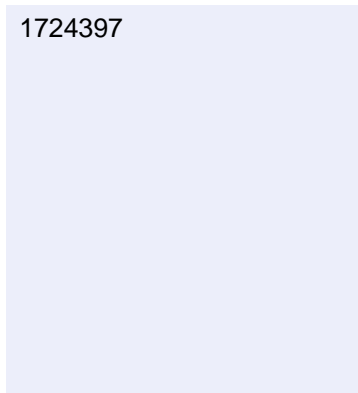
Consent provided	12/18/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

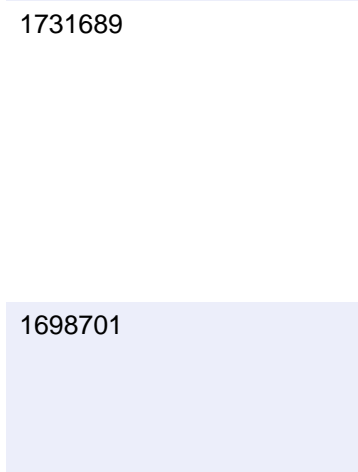
Based on Consumer Complaints



1730695



1724397



1731689



1698701

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/07/2016

Payday loan

Payday loan

01/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I bought a timeshare and was referred by them to a six month payday loan because I wished to pay in cash. I was told I would not have to pay interest on the loan. In the fourth month of the loan, I started receiving emails stating that I had a line of credit with PayPal that I could use at any time ; emails of wonderful items were sent to me to purchase same. In my last month, I decided that wished to use the account and informed them I would leave {\$500.00} balance so that my credit would show something to be recorded. On the day the loan was completed, I received an email stating I owed {\$400.00} in interest. I was under the impression I would only be charged for {\$500.00} of interest in order to maintain the line of credit that I did not ask for, therefore, I paid the amount in full ({\$500.00}) that day. I asked to speak with a Paypal manager and was informed " too bad, " I should 've paid the {\$500.00} two days earlier and not assumed I would only be charged interest on money that I thought was okay to leave since that was n't part of the " short term loan. " I was swindled into not paying the entire loan off because I thought it was " nice " of Paypal to extend a line of credit to me, as well as a loan. Had I not received their " nice " gesture of " giving " me a line of credit and allowed the relationship to maintain itself, I never would 've left a balance for the " line of credit. " I have been paying {\$100.00} per month for the interest of a loan that would 've been paid if I had n't been swindled by a company I would 've never thought would swindle me. If I could have my " interest " payments received and the remainder erased, I would appreciate it.

This company agreed to settle this usury interest rate account for {\$1400.00}, I have paid XXXX XXXX XXXX, XXXX XXXX XXXX, and XXXX XXXX XXXX {\$500.00} on the settlement amount, my credit report says I owe them {\$4700.00} on a {\$3500.00} account, I paid them {\$2700.00} on this account before my income was dramatically reduced, I have sent them {\$500.00} on this settlement amount on this account XXXX. Please have them update my account as paid in

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal Holdings, Inc.

MD

207XX

Web

Risecredit, LLC

CA

917XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/12/2016	Closed with explanation	Yes	No
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Consent provided	01/21/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1732197

1743911

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/18/2016	Payday loan	Payday loan
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01/07/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

full. I am a XXXX XXXX XXXX XXXX.

Here 's mynissue : I want to pay Speedy Cash off in full. I suffered a series of distressing and documentable circumstances. Going in person to attempt to speak to an associate, I felt humiliated, discounted and embarrassed. I am also seriously concerned about predatory lending with beastly, unfair fees on top of fees and mountains of interest charge.

I need your help, please : I am formally demanding a total payoff amount - minus those predatory fees and beastly interest. Also, had I been able to get help, clarity and assistance in person, I know that some of these fees would not be on this account.

Please assist me toward demanding a full payoff amount offer, in writing minus those predatory fees and compounded interest on top of interest. I want this account to be totally resolved. Please also pass stricter legislation to govern and regulate these predatory organization and the way consumers are treated. Their documents are complicated for the average person and difficult to understand the true, devastating impact on a consumer 's account, budget and life. Thank you very much.

On XXXX/XXXX/15 I borrowed {\$3000.00} from the Cash Store # XXXX.

On XXXX/XXXX/15 I went to payoff the outstanding balance with a cashier 's check but the representatives at the store would not take my payment stating that a an ACH had been processed on the same day for {\$730.00} to my Bank account which they had not received confirmation if it was paid hence unable to give me a payoff quote. I went back to the store again on Saturday XXXX and Monday XXXX and they still would not take my payment. As result I incurred an additional {\$180.00} in finance charges. Furthermore, I find it very deceptive to show an APR

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings	TX	762XX	Web
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Cottonwood Financial Ltd.	TX	786XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/18/2016	Closed with explanation	Yes	No
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Consent provided	01/07/2016	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1745878

1732473

Payday Loan Complaints with Consumer Complaint Narratives

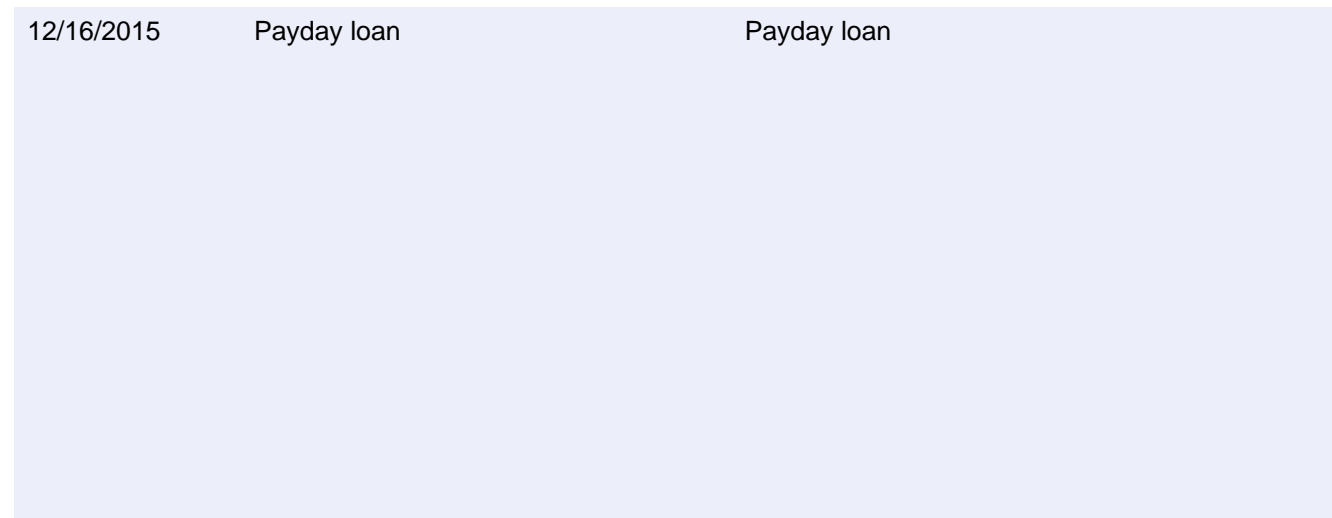
Based on Consumer Complaints



12/21/2015

Payday loan

Payday loan



12/16/2015

Payday loan

Payday loan

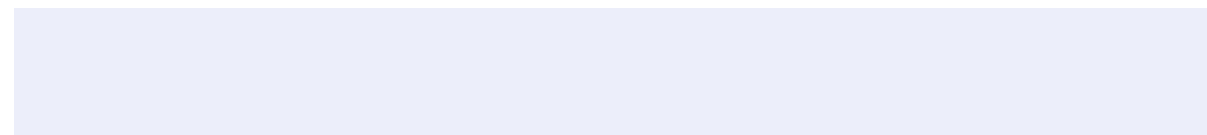
12/21/2015

Payday loan

Payday loan

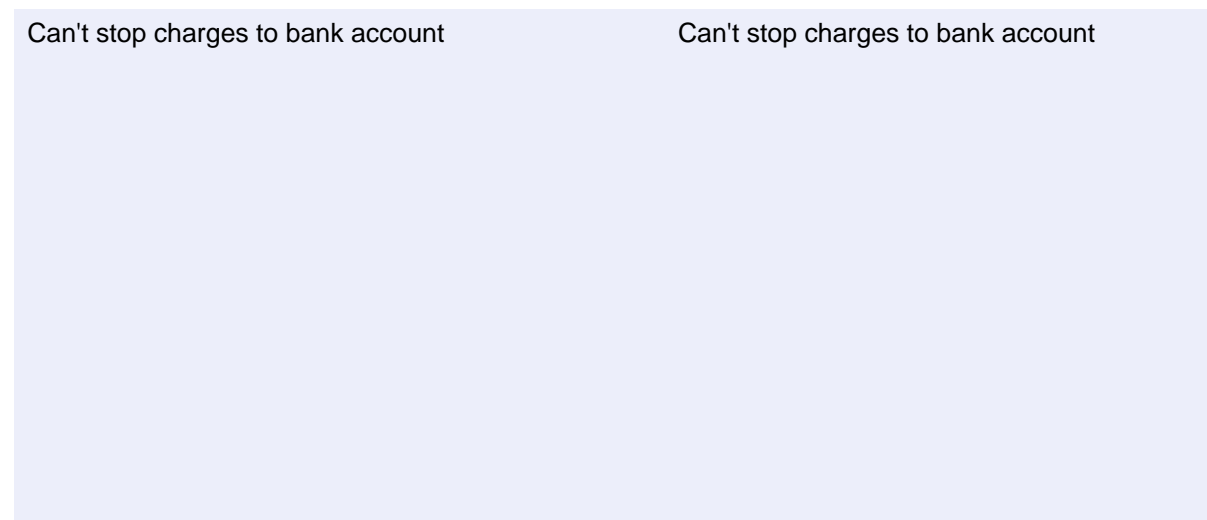
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

of 9.75 % on the promissory note yet there is an CAB fee which is assessed as a finance charge which increases APR to the unconscionable rate of 581.72 %. It cost {\$2500.00} to borrow {\$3000.00} for 43 days or so - outright exploitation!

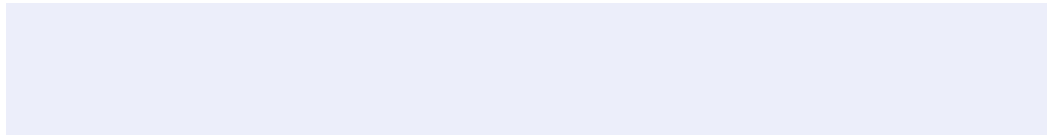
Illegal interest rates charged in Louisiana by XXXX/Call Call/XXXX. Also these companies may not be licensed consumer lenders in Louisiana. I have paid back over 3 times the amount I borrowed. This situation has caused a strain on my marriage. My interest rate was at or above 139 %. Louisiana interest rate cap on personal consumer or revolving loans is 12 %. I am using this complaint as a cease and desist letter. I borrowed {\$5000.00}. and paid back {\$16000.00} as on XX/XX/2015. Does that seem fair!! I know you are helping other states so please help Louisiana residents too.

I was in need of money and I decided to get a payday loan, but I made the mistake of doing it online. I got matched with multiple lenders and they called me in the first stage with what they had to offer. I renewed a little later again with them since I almost lost all my money paying it back to them. So, now I am short of money again and I re-borrowed. The interest rates they have and the number of loans are prohibited by the State of Indiana. Also, these loans and their companies are illegal and not licensed in State of Indiana. I talked with XXXX (XXXX). They said these are illegal practices. They suggested I close my bank accounts and call out these lenders who get people sucked into traps like this when they can not actually even offer or enforce these based on the State Laws. XXXX suggested that I log a complaint against such institution here at cfpb Companies are listed as below :
CastlePayDay - {\$1500.00} [https : //www.castlepayday.com/](https://www.castlepayday.com/)

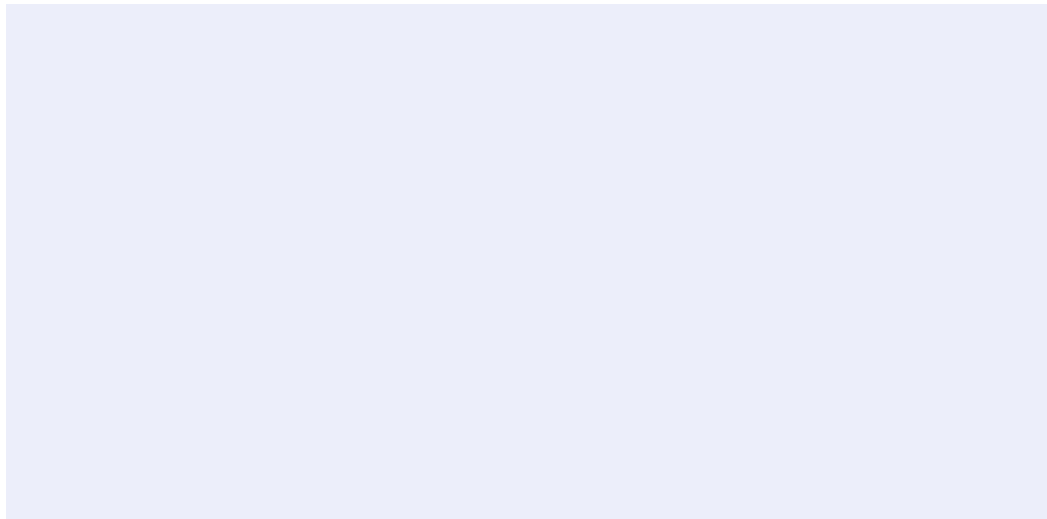
I was contacted by High Point Asset, Inc. pertaining to a pay day loan that I knew nothing about that I owed anything. XXXX asked me if I ever had a pay day loan my response was yes years ago. From there the company started charging me fees that I had no knowledge of. I asked for the Loan company name and they

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.

LA

711XX

Web

Big Picture Loans, LLC

IN

462XX

Web

High Point Asset Inc

WI

531XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	01/06/2016	Closed with explanation	Yes	No
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Consent provided	12/16/2015	Closed with explanation	Yes	No

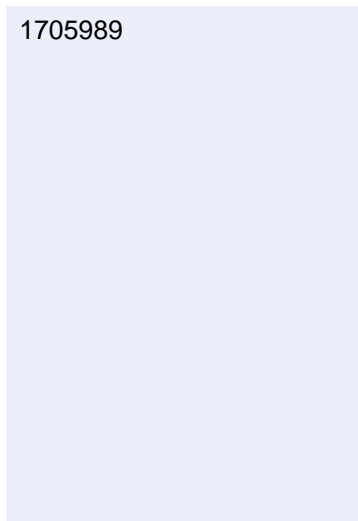
Consent provided	01/11/2016	Closed with explanation	No	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1711381



1705989

1710896

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/28/2015

Payday loan

Payday loan

01/09/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

would no provide me with a name. They forced me to give them my bank information with threats. I have not used a Pay Day Loan institution in over 10 years and when I was done I do n't ever remembering owing them money. I have checked my Consumer Credit Report a year ago and nothing was on there from any Pay Day loan institution.

I was issued a payday loan with Advance America, of {\$1000.00} with the APR of 137.37 % and a Finance Charge of {\$130.00}. I have had a loan with AA off and on since XX/XX/XXXX. For the past few months when I would re-loan, I would inquire if there was any arrangements that I could make with them due to my being financially incapable of continuing the payday nightmare, I was reassured each time that nothing was available and the only option I had was to just pay the loan as agreed. During XX/XX/XXXX, when paying at the time XXXX or XXXX payday loans became utterly impossible, I begin to read the customer agreement statements to investigate if I could find other lawful options that would assist me in paying the overwhelming debt. I noticed that Advance America was licensed under the " Small Loan Act " which meant that under the SLA in Ohio a Customer is only allotted a max of {\$500.00} (according to research information), however, my loan was for over {\$1000.00} and/or a customer could not be charged over XXXX % of their income, in which both of these laws were not being enforced, if in fact this was true. I attempted to pay this loan in full, however, financial difficulties made it impossible. At this point I have been working with a Government appointed Financial Coach from CFPB put in place to assist Military Veterans with Financial dilemmas, we are reviewing what my options are as of XX/XX/XXXX. My loan is in default and will remain as such until a reasonable solution is reached.

My relative XXXX XXXX used my info to obtain XXXX loans while I was incarcerated. {\$360.00} from Remit Corp on XXXX and another {\$1400.00} from XXXX XXXX XXXX. On XXXX XXXX all Mo. Doc records will verify I was in prison

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

OH

441XX

Web

Servicemember

Remit Corporation

MO

631XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/28/2015	Closed with explanation	Yes	No
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Consent provided	01/13/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1718420

1734952

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/09/2016

Payday loan

Payday loan

01/10/2016

Payday loan

Payday loan

01/25/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

from XXXX until XXXX, 2015 I ca n't get any help.

I applied for a payday loan in the amount of {\$250.00} from LendUp.com. As of now, they show that I still owe them but I never received the money because while it shows it was successfully deposited on XXXX/XXXX/14 (which was my ONLY deposit on XXXX/XXXX/14) there is also a reversal of {\$250.00} + a {\$5.00} fee charged to my account. So, I essentially never received the money. They are still saying I owe them, when I have the bank statement that shows that XXXX deposit on XX/XX/2014- then a reversal for that same amount, as well as the overdraft balance of XXXX as a result of the {\$250.00} being reversed on my account.

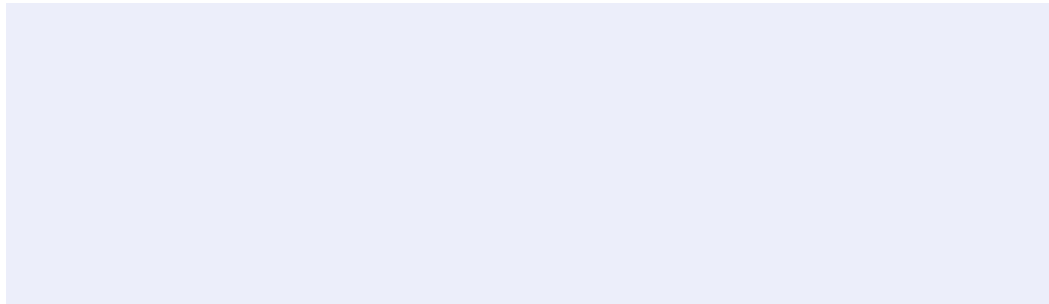
You are n't able to speak to a live person when you call, they are on a regular M-F XXXX-XXXX schedule, and you have to basically schedule a call back so you end up paying phone tag and nothing will get resolved.

Loans by Phone a subsidiary of Check Into Cash deposited a {\$300.00} loan into my checking account on XXXX XXXX, 2016 without my authorization. I never applied for a loan from this company. If any interest is taken out, I will pursue fraud charges against this company. My bank has already been informed of this situation, and the account will be cancelled when Check Into Cash debits my account. As I am currently in a chapter XXXX bankruptcy, I am also informing my attorney about this fraudulent activity.

My husband got a call from High Point Assets inc, about some payday loans that I have n't apply for or received any money from. When I tried to call the agency a lady with the name XXXX, talked to me with a very bad, rude attitude, and told me about those payday loans. And when I was trying to explain to her that I did n't apply for any of those loans, she was trying to interrupt me, like I was stupid and I did n't know what is going on. I also told her to send me by email those " creditors ", so I can see who are these people. They sent me XXXX pages with the pay day

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Flurish Inc.

WA

984XX

Web

Check into Cash, Inc.

MO

641XX

Web

High Point Asset Inc

FL

325XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/13/2016	Closed with explanation	Yes	No
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Consent provided	01/10/2016	Closed with explanation	Yes	No
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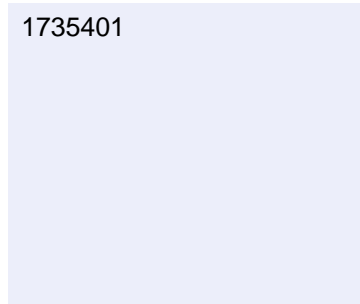
Consent provided	01/25/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1734802



1735401

1755787

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/26/2016	Payday loan	Payday loan
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01/11/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

", so I can see who are these people.They sent me XXXX pages with the pay day loans from XXXX through XXXX .First creditor is XXXX for {\$510.00} dollars, second amount {\$400.00}, XXXX is {\$430.00} and the fourth amount is \$ XXXX.They also are calling at my house phone and my husbund 's cell but not me that its my name on the papers.I did a little bit research, and it looks like they are artists scammers.I never took nor I apply for those payday loans and I despude ALL THE CHARGES

did not apply for loanDear XXXX Thank you for choosing CashNetUSA as your trusted online lender.

We have received your email/facsimile advising us that you did not apply for this loan. However in order to stop collection procedures, we will need to receive a police report specifically stating that fraud has occured with CashNetUSA under your identity. Please remember to have our company name on the report.

Until we receive the report, collection procedures will continue and you will be held responsible for the loan.

If you have any questions or concerns please contact our Collections Team. We are available 24 hours a day, seven days a week.

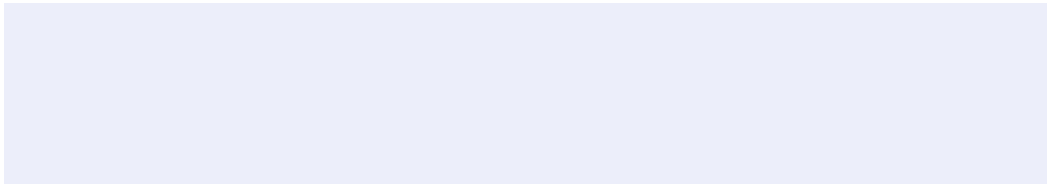
CashNetUSA Collections Department Phone : (XXXX) XXXX Fax : (XXXX)
XXXX Email : XXXXXXXXXXXX www.CashNetUSA.com

Applied for Payday loan (XXXX/XXXX/2015). Received {\$600.00} in Acct. Agreed to pay \$ XXXX/month. Was debited {\$350.00} XX/XX/XXXX, then a few days later, on XX/XX/XXXX, debited another {\$850.00}. This was not my payment schedule or an agreement (that I entered into, knowingly, or with ALL the facts). This

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

MO

657XX

Web

Servicemember

Big Picture Loans, LLC

MT

594XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/26/2016	Closed with explanation	Yes	No
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Consent provided	01/11/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

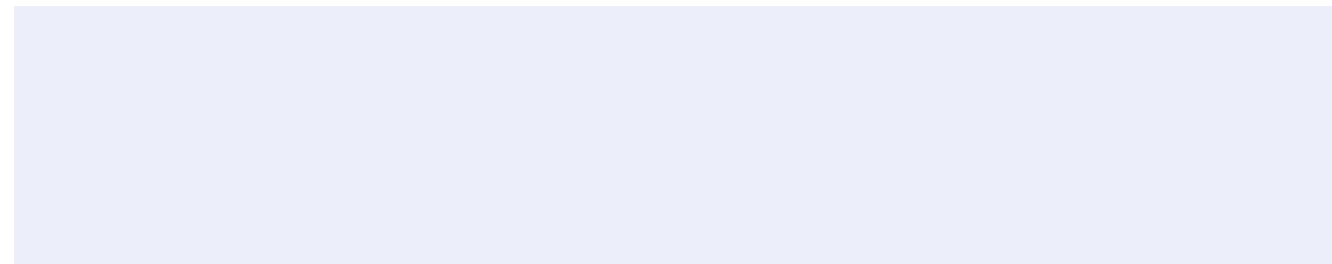
Based on Consumer Complaints

1757750

1737348

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



01/31/2016

Payday loan

Payday loan

02/16/2016

Payday loan

Payday loan

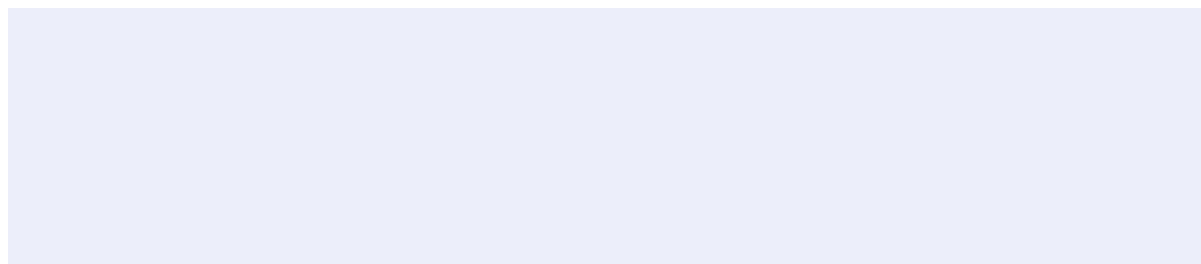
02/11/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

caused me to become ridiculously overdrawn, and then when speaking to them about my issues with their business practices, they offered me a {\$1500.00} dollar loan (" to help "), which I immediately refused. This is a huge problem, I was supposedly paid off but now they are telling me I still owe like {\$520.00}!?!?! I have paid over 3x (closer to 4x) the amount of the loan received, this is a disgusting case of usury. Do n't do business with these people!

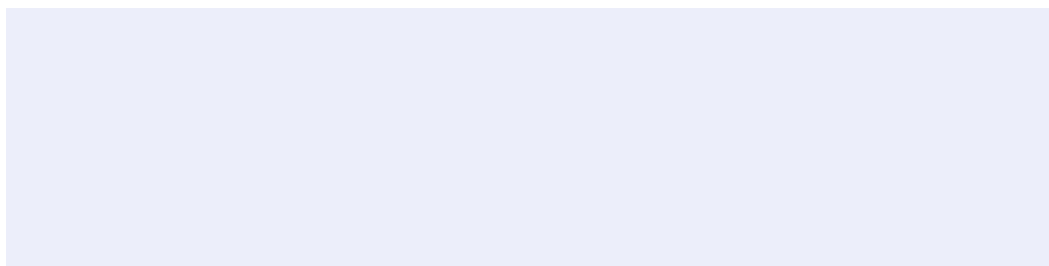
I TOOK OUT A PAYDAY LOAN WITH ADVANCE FINANCIAL OF TN FOR AT OR AROUND XXXX DOLLARS. I WAS GIVEN A SHORT FORM STATING MY MINIMUM BALANCE EVERY TWO WEEKS WAS XXXX DOLLARS AND SOME CHANGE, AND GIVEN ANOTHER LOAN PAY AMOUNT OF XXXX DOLLARS AND SOME CHANGE. HOWEVER, AFTER OVER XXXX DOLLARS LATER I CHECK TO SEE WHAT I OLD AND THEY STATED MORE THAN I TOOK OUT. I WAS TOLD THAT IT WAS A 275 % INTEREST RATE ATTACHED TO IT, AND THAT I WAS ONLY PAYING THE INTEREST NOT THE PRINCIPAL. THIS WAS NOT EXPLAINED TO ME AT THE SIGNING OF THE LOAN, NOR ON ANY PAPER WORK I SIGNED. I WOULD NOT EVER TAKE OUT A LOAN THAT I WOULD HAVE TO PAY 275 %. ME BEING IN THE MILITARY I WOULD NOT DARE TO SIGN SUCH A THING.

I am being harassed by a company that will not give any of their information. They are not only harassing me but also my brother and an old roommates MOTHER, whom is n't even related to me. When I ask them for information they refuse to give anything. They say it 's for a payday loan that I do not have. I checked my report and there is nothing even close to that on there. They continue to call but refuse to provide any sort of written documentation or tell me who they are. They have also threatened me with jail, which I know is illegal. How do I find out who these people are and have them appropriately punished?

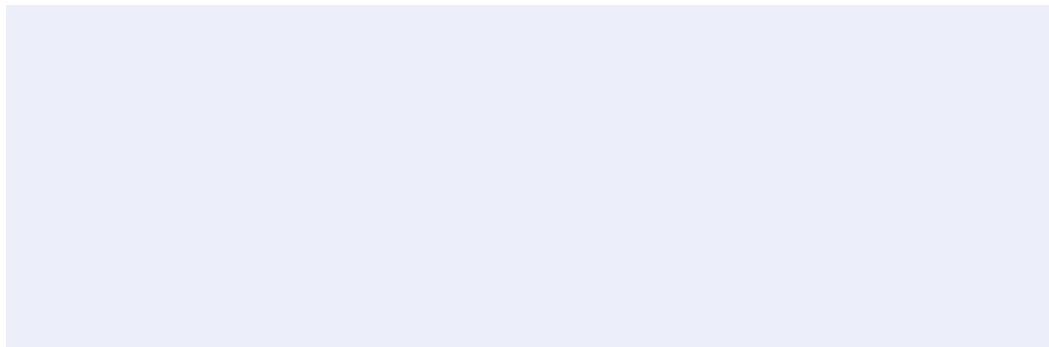
I had a missed called on XX/XX/XXXX from XXXX. There was no message left, I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



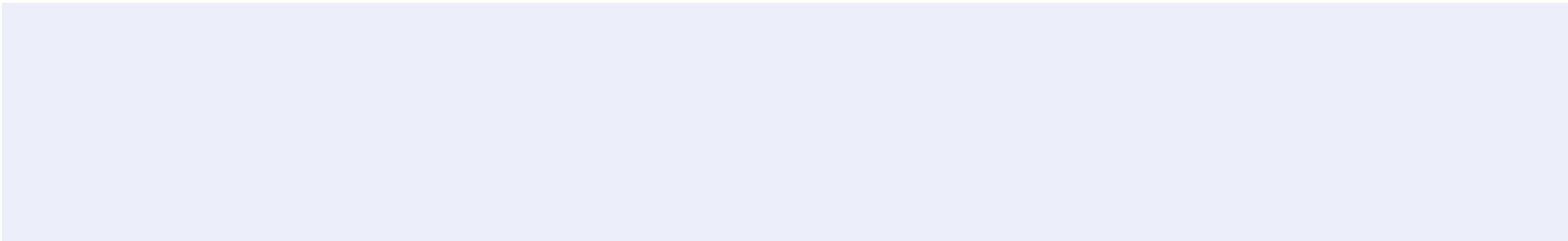
Company believes it acted appropriately as authorized by contract or law



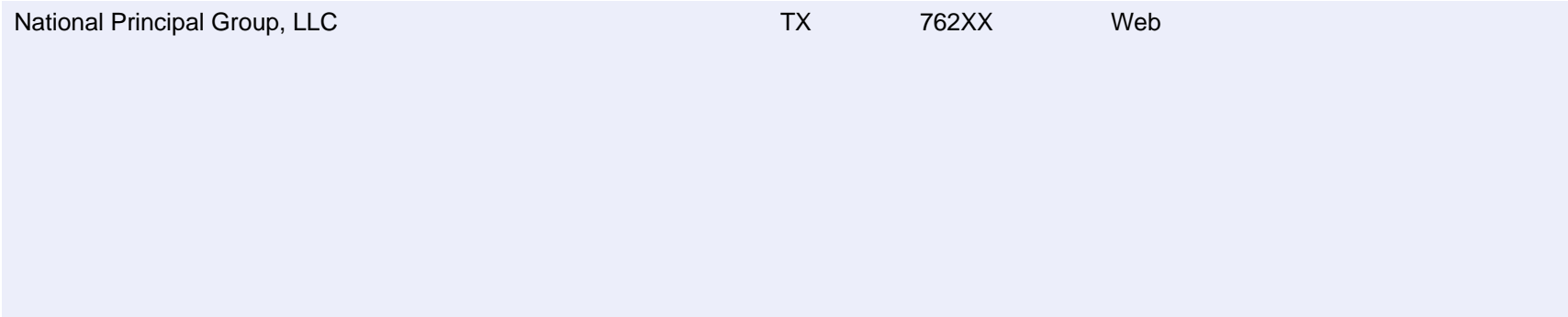
Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Harpeth Financial Services, LLC	TN	370XX	Web	Servicemember
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National Principal Group, LLC	TX	762XX	Web
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Turning Point Solutions LLC	OH	450XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

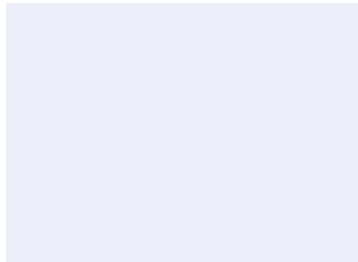
Based on Consumer Complaints

Consent provided	01/31/2016	Closed with explanation	Yes	No

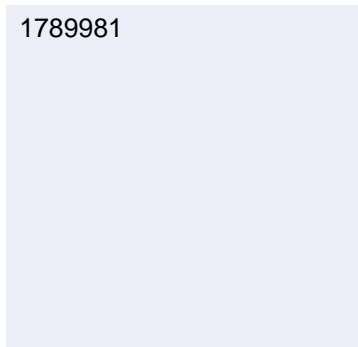
Consent provided	03/11/2016	Closed with explanation	Yes	No
Consent provided	02/16/2016	Closed with non-monetary relief	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1765599



1789981

1783367

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/02/2016

Payday loan

Payday loan

01/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

called back and spoke with a man. I asked what company I was calling and he told me a totally different name from the actual company. I was told about a XXXX balance that was owed to check and go. I told him I never received a bill from them and I would like one and if I agree, I could make small payments. He told me that I could pay a settlement, I told him I do n't have it. He said, well we show your working full time, I said yes not for long because I am going out on medical leave. Can you please send me a bill. He then goes to tell me, the creditor can garnish my wages and get more than a small payment from me. And that he 's going to let them know I wo n't agree to pay them.

Looking to fix my credit, request a validation of the account lender sold the account to other agency and keep reporting to my credit making damage to my credit.

I am looking to purchase a home and they collection agencies keep placing back on my credit after the request is being review and removed from my credit. know, I have harassment charges with legal notice on a e mail I never provided.

I never provided my personal e-mail to be shared with any agencies.

Call at my house, cell phone and late calls pass XXXX XXXX

In XXXX my husband got a probate cash advance from a " probate inheritance advance " company called ACAC , Inc . They had him sign a deed of trust and recorded said deed of trust against the real property in his mother 's estate even thought they told him that they would not do that until the loan became due which was XXXX, XXXX. In XXXX XXXX they filed a petition to have him removed as administrator and to force the sale of the family home. Since that time we have been fighting them in the probate court. In XXXX of last year they filed a declaration showing that at the time of the transaction they did not have a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

CA

934XX

Web

Main Street Personal Finance

CA

923XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/02/2016	Closed with explanation	Yes	No
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Consent provided	01/27/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

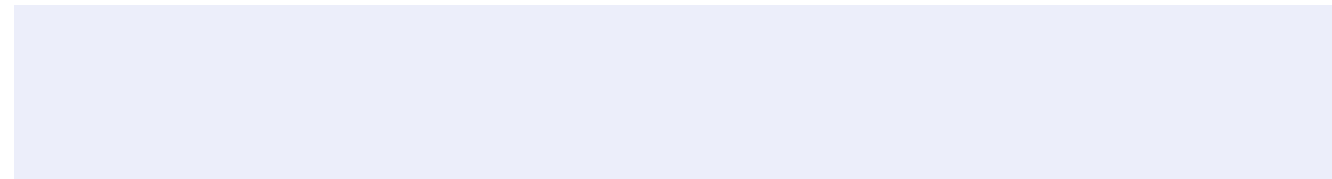
Based on Consumer Complaints

1768636

1760795

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



02/11/2016

Payday loan

Payday loan

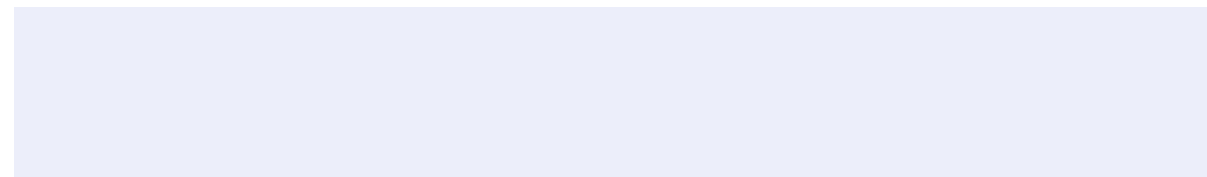
01/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mortgage/lenders. We have filed a lawsuit against them. They are stating that it was an " advance " and not a loan so California statutes do not apply. I am trying to find out what the difference is between a loan and an " advance ". Any help would be greatly appreciated.

After several unexpected medical bills, and with no living family to turn to, I was forced to search for a quick way to pay bills in advance of my regular paycheck. I found Green Trust Cash after a frenzied google search and the agent I spoke to was friendly and understanding, if hurried and pressuring me to see the benefits of having cash now. Agreeing, I accepted the terms of the loan, not understanding the incredible interest rates or the way that I would not be able to increase my payment schedule/pay the principal down quickly -- - although the agent I spoke to assured me that repayment was easy. I received the {\$300.00}, less {\$25.00} in wire transfer fees, and the schedule for repayment began. As per the loan agreement, I paid {\$720.00} over the course of 3.5 months, more than 200 % of the loan. However, with the clear of day, I have come to understand that they are attempting to charge me 751.07 % (or a total of {\$1400.00}) for a loan of {\$300.00}. I was unable to keep up with their punishing 'repayment ' schedule, that actually kept the principle very high, so as to keep me paying for as long as possible (more than 1 year). I closed the bank account they were aware of in order to get some breathing room (after being charged late fees/overdraft fees). Then, before I was able to contact the lender about finding a schedule that would fit within my state 's legal repayment/interest laws, Green Trust Cash began to badger and call incessantly. Some times as often as 4 times a day, on my personal and work phone numbers. Having a diagnosed XXXX, I have been thus far unable to answer their abusive emails, voice mail messages or calls. I am in over my head and in need of help. Please do not trust this company.

Upon change from one job to another, I promptly informed the lender that my pay

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Green Trust Cash, LLC

IL

601XX

Web

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BlueChip Financial

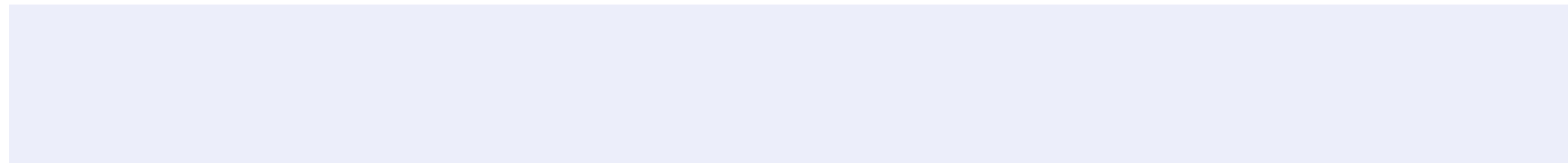
NJ

088XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided	02/11/2016	Closed with explanation	Yes	No
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Consent provided	02/08/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1784078

1765080

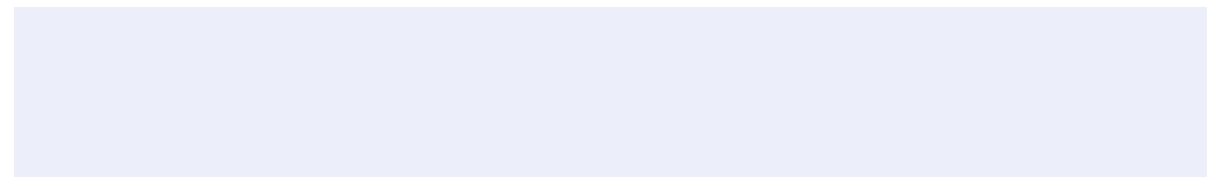
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/23/2016	Payday loan	Payday loan
03/03/2016	Payday loan	Payday loan
03/15/2016	Payday loan	Payday loan
03/04/2016	Payday loan	Payday loan

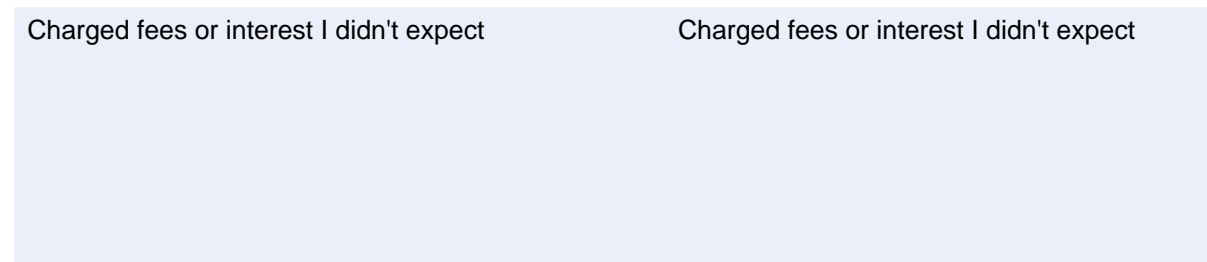
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

cycle has changed and I would require a change of my billing dates to XXXX that. I was told no problem and representative took note of future pay dates and loan payment cycle. However vendor continued to bill on regular cycle causing overdrafts and fees.

I borrowed {\$600.00} from Castle pay day and they specifacly told me that my pay off balance will be {\$750.00} ithis compamy have collected more that twice the amount i borrowed from withdrawing from my account only for them to tell me i still owe {\$750.00} and some more finance charges.How can this be legal in the united states.

A lady named XXXX XXXX called from XXXX to my place of work, I called back and she claimed to be from a law firm, collecting for the cash store. when I asked for her mailing address she became irate and said my attorney should contact them. She asked why I wanted the address, I stated that I did n't believe they were a law firm. At that time she yelled " XXXX "! I hung up. she called back but I did n't answer. she left another insulting message on my voice mail,

Castle payday -aka- Red Rock Tribal Lending, has continue to take money from my checking account that I do n't remember authorising.They say it was for a XXXX XXXX loan which I was to pay XXXX dollars a month.I do n't remember making this loan, but it was on my bank statement, so I thought maybe I did.I have paid them for the last seven months and they say I owe more.Can you help?

Thanks

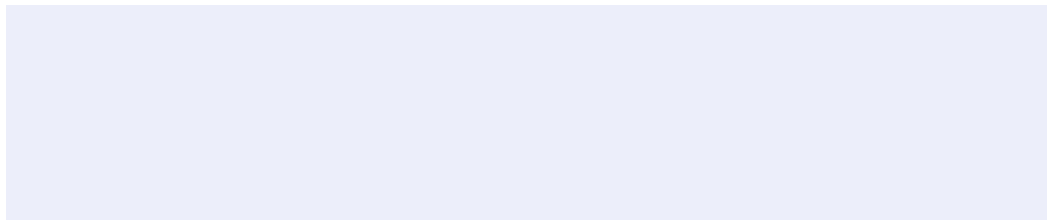
Getting phone calls every day stating I oee money on a payday loan back in 2012 to insight capital with a phone number of XXXX. I have never heard of this company and never had a deposit from this company. My response from this company was prove it with your ban statements from 2012. Then they threatened me with taking me to court.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	MN	550XX	Web	
Cottonwood Financial Ltd.	TX	785XX	Web	Servicemember
Big Picture Loans, LLC	TN	371XX	Web	Older American, Servicemember
Insight Capital LLC (NV)	MA	023XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/23/2016	Closed with explanation	Yes	No
Consent provided	03/03/2016	Closed with explanation	Yes	No
Consent provided	03/17/2016	Closed with explanation	Yes	No
Consent provided	03/08/2016	Untimely response	No	

Payday Loan Complaints with Consumer Complaint Narratives

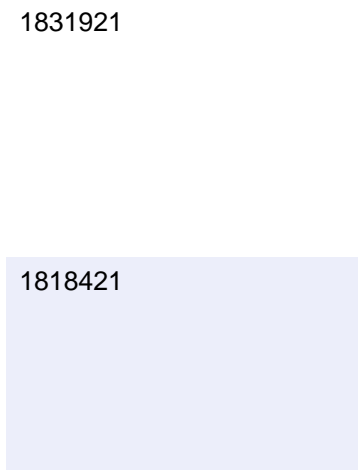
Based on Consumer Complaints



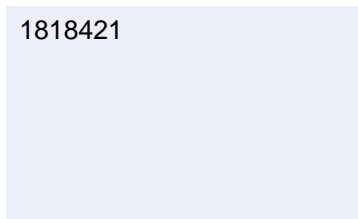
1800341



1816297



1831921



1818421

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Obtained a XXXX from XXXX XXXX that I defaulted on due to medical illness. On XXXX/XXXX/16 I received a call from an unknown Company stating " they would be coming to my home or place of employment to serve a Court Summons. " They also stated they were retained by the creditor for collection process. The number referenced for callback is the same number this Male (he gave no name) called from. I called the number and no Company info was ever given. A male answered only stating " This is XXXX ". I stated reason for my call and after some research XXXX says " you owe {\$410.00} ". I protested and stated I was aware I owed {\$300.00} and I would only pay this amount. XXXX assured me I owed {\$410.00} and stated " Do you have proof that 's all you owe? ". I informed him I had spoken with XXXX XXXX and was told the amount and it was {\$300.00}. XXXX said " you agreed to pay surcharges, etc and you owe {\$410.00}, it 's not fair for you to not pay your bill. ". I stated I 'm not dodging payment but I 'll only pay what 's owed. XXXX then became very upset, yelling and screaming, cursing at me and threatening legal action. I went to a local XXXX XXXX store asking for help (I still had no idea of who the company XXXX worked for was). XXXX an employee asks XXXX what company he was with and he repliex " XXXX you need to do your XXXX job and give the XXXX phone to XXXX XXXX ". After this he yells more obscenities and hangs up again. I then call XXXX XXXX XXXX and speak with XXXX, she then gives me Midwesterns number and they give me XXXX number. I spoke with XXXX XXXX at XXXX and he advised me to call XXXX back because that company had the loan. XXXX gave me the Company name Wilson Riley and Associates. I call back but I recorded the calls. XXXX answered and as soon as he knew it was me he berates me " I do n't respect you XXXX XXXX, etc " (I wanted to upload recordings but system wo n't let me). After 4 attempts being yelled at, called names I beg XXXX XXXX to help me and take my payment. I still to date have no legal proof Wilson Riley and Associates own my debt. A payment

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Wilson, Riley & Associates

CA

953XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

03/04/2016

Untimely response

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1812755

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/07/2016

Payday loan

Payday loan

03/16/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

processed for {\$310.00} on XXXX/XXXX/16 from XXXX.

I keep receiving calls from NCS Collections for an alleged payday loan that I do not owe. When I asked for the original creditor and documentation the caller refused to provide me with the request. I was then threatened with arrest and was told that I would be receiving a summons to appear in court. After conducting my own research it appears that this company has threatened consumers all across the country with these fraudulent payday loans and have violated the Fair Debt Collection Act on a daily basis.

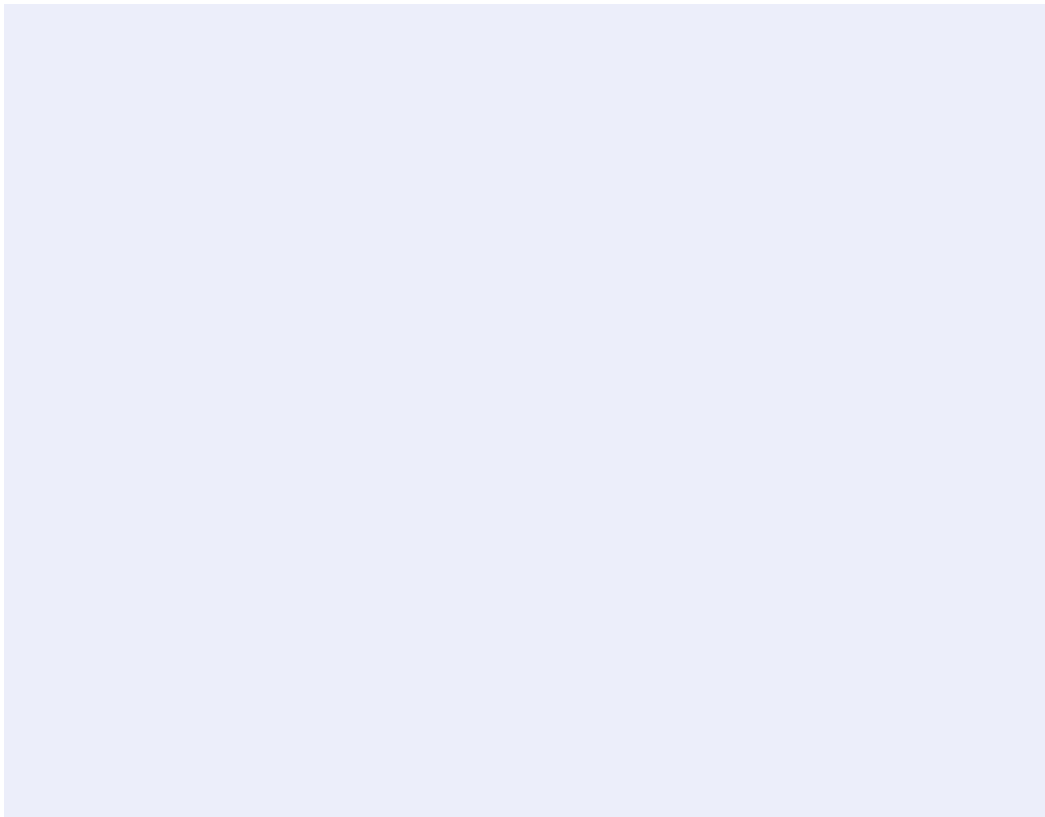
I obtained a loan through Castlepayday XXXX/XXXX/2015 to assist with Holiday expenses. I paid {\$300.00} on both the XXXX and XXXX of the month from that time until XXXX XXXX, paying no interest on the loan. On XXXX XXXX the debited my account {\$320.00} and on XXXX XXXX they debited my account {\$320.00}. Online there is no explanation, in fact there is not information on my account at all. I emailed Castlepayday numerous times with no response and have emailed the company now that it is XXXX once ; still no response. The email I sent is below. I do n't know what to do and want to be responsible by paying my bills, but the interest amount is unreal and I can not get any answers on when my loan will be paid off. At the rate I am going it will be years. As I said in my email below, I am XXXX military and I do n't believe that I should have been given this loan. I was honest on my application about my employment and provided proof of income which indicated I was XXXX military. Please advise on steps (if any) that can be taken to reduce this debt as I am having a hard time with paying {\$600.00} per month. Thank you.

XXXX XXXX Email sent to both Castlepayday and XXXX in XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX with no response : Although I am trying to pay my balance, I am running into financial difficulties. I did some research and I believe

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

NCS, Inc

MD

207XX

Web

Big Picture Loans, LLC

IA

503XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/19/2016	Closed	Yes	No
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Consent provided	03/18/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1819922

1835892



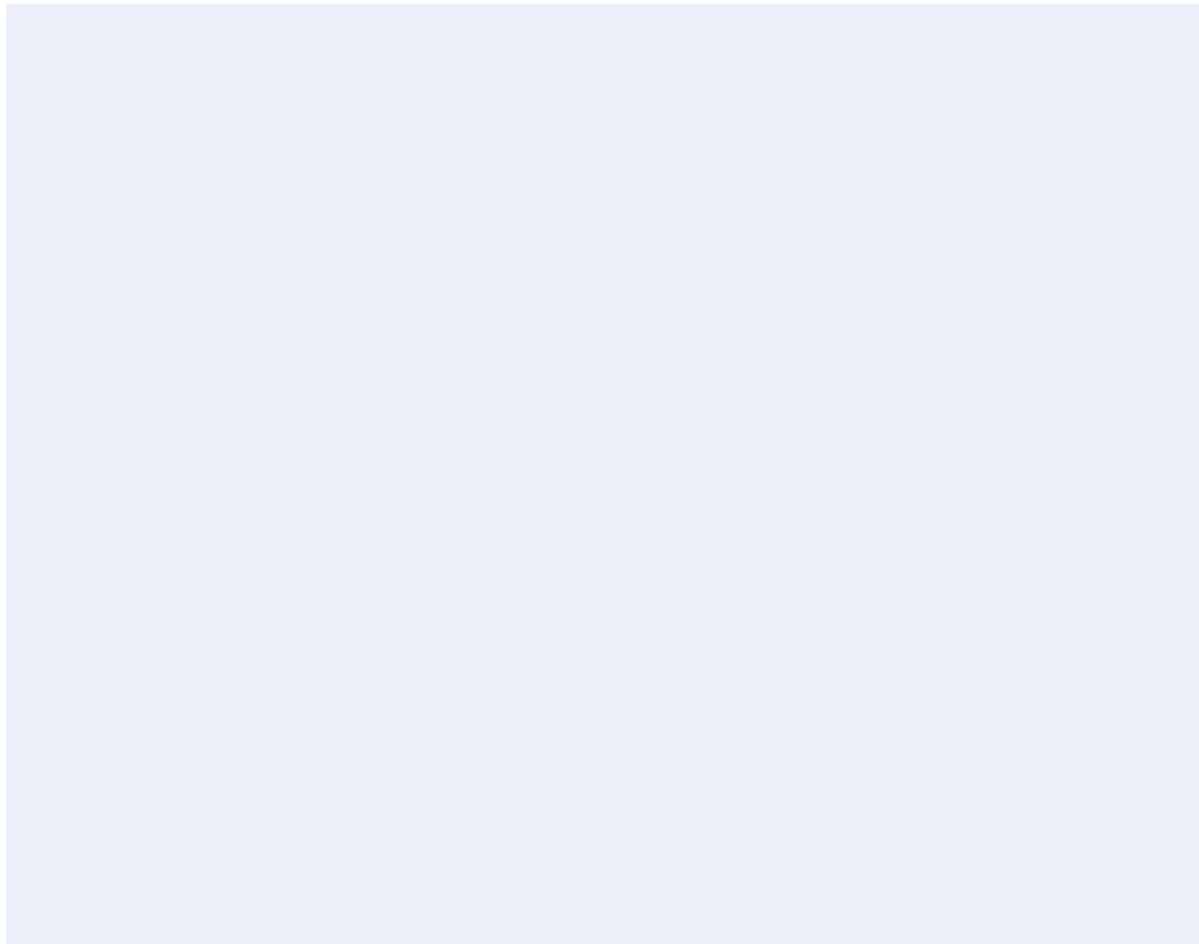
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/08/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

that I should not have been able to obtain this type of loan. I am XXXX military. I found the following in my research. Please advise.

Through its enforcement and supervisory work, the CFPB will be scrutinizing lenders to make sure that they are following the XXXX requirements when they make short-term, small-dollar loans to servicemembers and their dependents. Specifically, payday lenders must follow the requirements of the law for all closed-end loans of {\$2000.00} or less and with terms of 91 days or less. These requirements include : Annual percentage rate capped at 36 percent : Because most payday loans are for several hundred dollars and have finance charges of {\$15.00} or {\$20.00} for each {\$100.00} borrowed, a typical two-week term can equate to an annual percentage rate (APR) ranging from XXXX percent to XXXX percent. Payday lenders must cap the APR - which incorporates all fees and costs associated with the loan - at 36 percent when lending to servicemembers. No rolling over of loans : When consumers can not pay back the loan at the time it is due, borrowers can often pay only the finance charges and renew the loan. This fee does not reduce the amount owed. If a payday loan is rolled over multiple times, it 's possible to pay several hundred dollars in fees and still owe the original amount borrowed. Payday lenders are banned from rolling over loans for servicemembers, unless the new transaction results in more favorable terms for the servicemember.

On XXXX/XXXX/16 at XXXX XXXX I received a call from XXXX at spot loan indicating my payment on XXXX XXXX 2016 had not cleared. I thought that this was a prank as I have been so sick with XXXX and had not received anything from the bank. went to the website and found out that XXXX was correct. I scheduled a payment for XXXX XXXX that did clear the bank. when I 'm speaking with him on

Payday Loan Complaints with Consumer Complaint Narratives

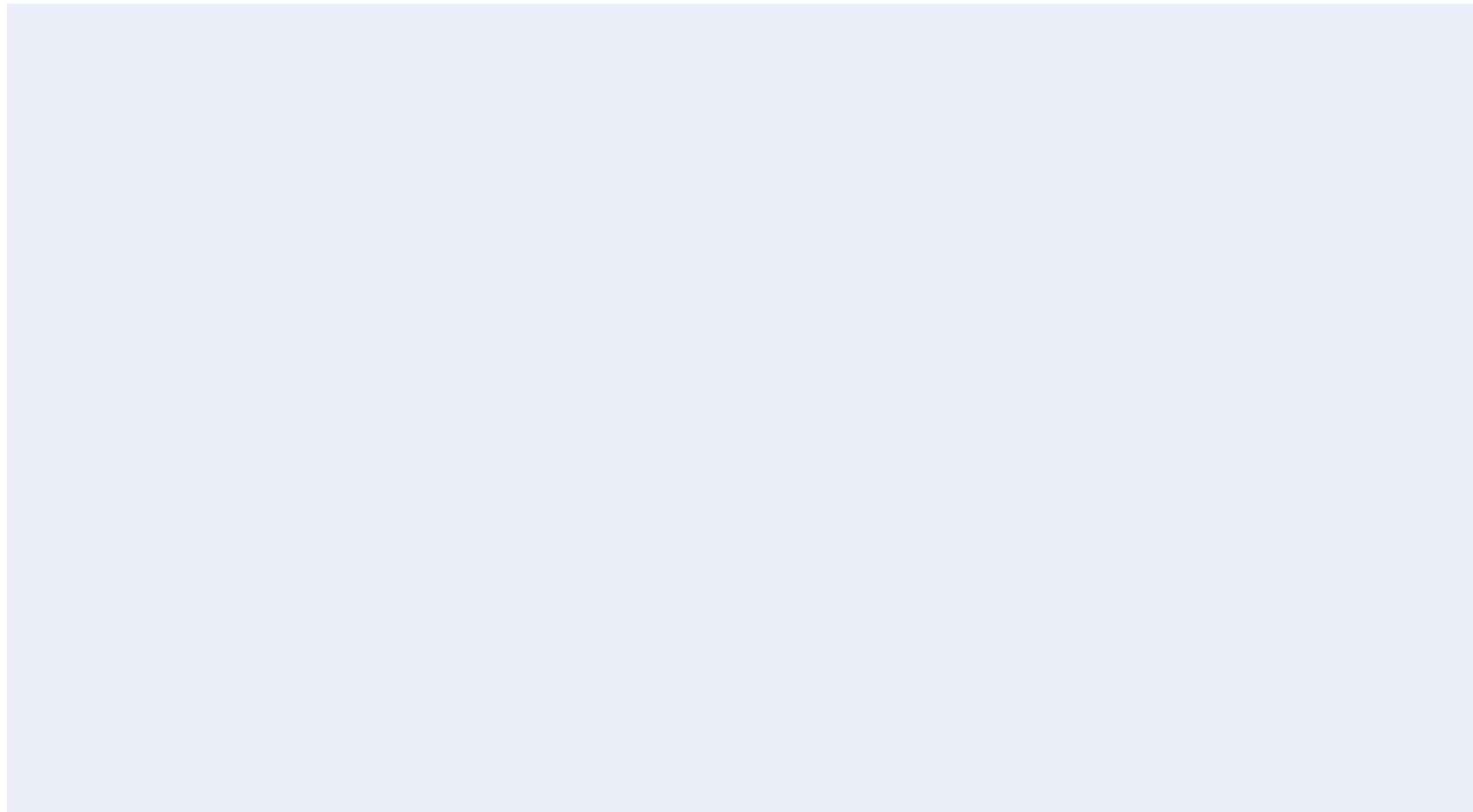
Based on Consumer Complaints



Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



BlueChip Financial

WI

325XX

Web

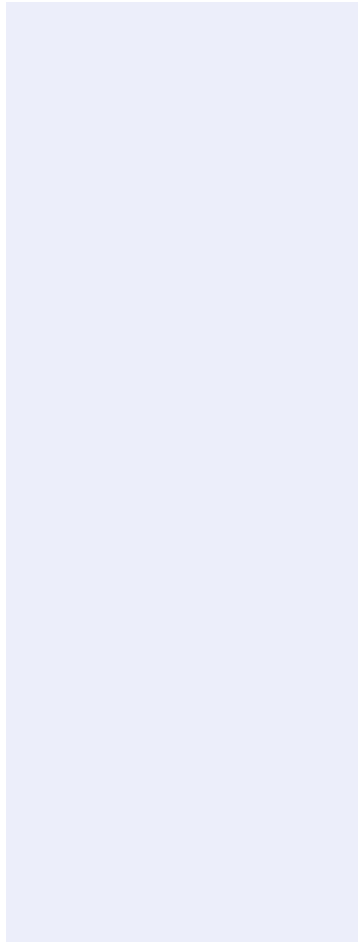
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/08/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1819526

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

that day I indicated that my pay period had changed and that next pay period will be XXXX XXXX and they would not to take out anything before then because I did not get paid until XXXX XXXX. he indicated that once that payment on XX/XX/XXXX he would call me back and get it arranged to have the the pay date as XXXX XXXX and then every two weeks. not hear anything from him and on XXXX XXXX upon checking my bank balance at lunch I noticed that they had already taken out another payment without my consent. Called back to spot loan immediately and they indicated that the supervisor would have to check the phone records of the recordings and come to a decision and and call me later. I did receive a call from XXXX the supervisor at XXXX p.m. she indicated I was correct that I had clearly stated that the next pay period was XXXX XXXX and that she would be refunding the money or I could leave the payment there and then I would n't have to make another payment until XXXX XXXX. indicated that this is going to overdraft my account for my rent check (which it did and I was charged {\$32.00}) and that I needed the money put back in on Thursday. she indicated it was too late to get that done for Thursday but she would get it put back in on Friday. Friday no money being returned. Saturday at XXXX XXXX. I called and I talked to XXXX she indicated that there was no notes in the system from when XXXX to me. I said I did n't believe that but she said that they were n't going to do anything until they talk to XXXX. I said that if the money was not put back in my account that I was going to contact the XXXX and the Attorney general. She returned call back to me at XXXX XXXX. indicating that she wanted me to go to the bank and get the statement showing that the payment has cleared and they would put the money back into my account ASAP. went to the bank called her at XXXX after the bank had faxed the documentation showing that the payment had cleared I spoke to XXXX. XXXX indicated that he would send an email to XXXX so she would know that the fax had come through. did not hear anything all day and called back at

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/08/2016

Payday loan

Payday loan

04/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX p.m. again spoke to XXXX. XXXX indicated that he had spoken to XXXX and she indicated she had received the fax and XXXX indicated that they would review the facts and make a decision and v money would be in my account on Monday. still have not received any money back into my account and no communication from the company what so ever.

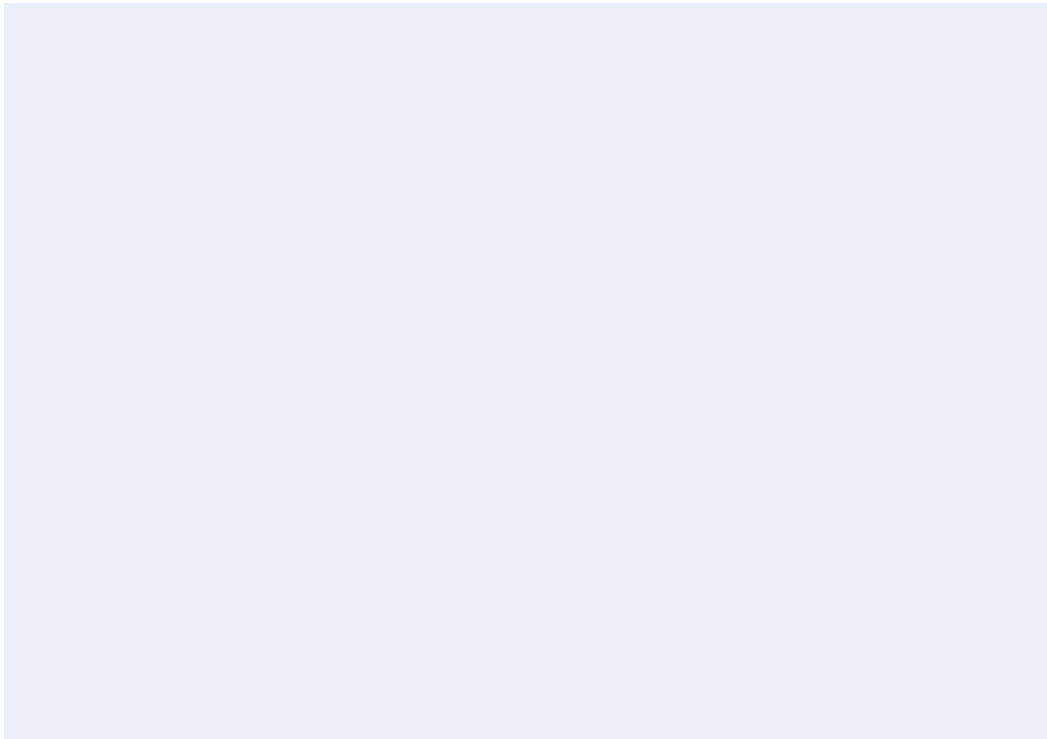
one click cash payday loans charged my account 5 times different amounts causing it to go over drawn by XXXX the new York state attorney general office want after this company and I do not own on this loan but I owe XXXX to XXXX for the a tamps to taking out money for payment I want this company to pay XXXX the XXXX fee

I have a judgement listed on my credit report for 1 Stop Cash from XX/XX/XXXX from the XXXX AI Location. Well i dont remember any details from this account its says that I owe {\$410.00} to this place. Well the issue here is is I applied for a mortgage and this judgment shows on my credit. The mortgage company wants me to satisfy this judgment before they will enter the homebuying process with me. I went to this location of this alleged one stop and its out of business since XX/XX/XXXX. then i proceed to the courthouse for more information and all they had was a docket # with no details and stated that I had to pay the owner. Well if the owner is nowhere to be found how can i settle this debt. I 'm not trying to avoid the payment i just want a home as i will soon be homeless. My landlord gave me thirty days to purchase this home because he wants to sell it. If i ca n't pay the courts and ca n't locate the owner this situation can never be rectified. It my understanding that a public record stays on your file for at least 7 more years after its satisfied well that means if the owner supposedly dropped off the face of the earth then it will remain permanently. I 'm severely irritated by this matter and it causing me extreme stress. As a consumer who wants to start over and right any wrongs that may have occurred i feel as though I 'm not afforded that opportunity

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

SFS, Inc

NY

112XX

Web

ACC Management, Inc.

AL

361XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/10/2016	Closed with non-monetary relief	Yes	Yes
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Consent provided	04/05/2016	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1821367

1866097



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/11/2016	Payday loan	Payday loan
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03/14/2016	Payday loan	Payday loan
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03/14/2016	Payday loan	Payday loan
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03/22/2016	Payday loan	Payday loan
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04/01/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

to do so. Someone please help me in regards to this matter I desperately need assistance thank you.

I have asked Credit Central in XXXX, Al not to call me between XXXX and XXXX while I am at work. They continue to call me at least two times a day. I could lose my job.

I have been receiving harassing threatening phone calls from a company called XXXX phone number is XXXX. Telling me they are suing me on the behalf of a EZ Corp payday loan. That they are coming to my work and home and calling my boss and relatives. They have already called my husband twice. I told them I do not recall ever making a loan from ez corp. what can I do to stop this?

This is Big Picture loans AKA XXXX XXXX. This Lender is ripping me off my loan was for XXXX, with scheduled amounts to be withdrawn. First they never told me the payments are interest only and second my last two payments have been more than the scheduled amounts. I have emailed them several times about the payments and all they say is the first 5 was interest only and then XXXX extra to reduce the loan. But to pay it off today it is XXXX plus the interest. I got this loan XXXX XXXX. I have found out since they are charging me 911.1925 %, I never saw this nor was I told all of this before getting this loan. As it stands now I will never pay this off because the payments they have scheduled are interest only. I have had payday loans before with another company and the payments I made included interest and money going to principal so the loan would pay off after the number of payments had been made. This company is a scamming people and needs to be shut down.

I need to know about this charge for {\$300.00} on my credit report and need to remove it. This is effecting my security clearance with XXXX

I applied for a loan, the company called my bank with me on the line and verified my information. I was told that the I was approved and that the money would be

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Credit Central Holdings, LLC

AL

351XX

Web

EZCORP, Inc.

OH

453XX

Web

Big Picture Loans, LLC

GA

301XX

Web

Stellar Recovery Inc.

FL

333XX

Web

GVA Holdings, LLC

OH

454XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/13/2016	Closed with explanation	Yes	No
Consent provided	03/14/2016	Closed with explanation	Yes	No
Consent provided	03/16/2016	Closed with explanation	Yes	No
Consent provided	03/24/2016	Closed with explanation	Yes	Yes
Consent provided	04/04/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1829300



1831941

1830805



1844463

1861324

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/07/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

my information. I was told that the I was approved and that the money would be deposited into in two business days. at that time I was offered to received the loan in one day by paying an additional {\$12.00} fee. On the day the money was supposed to be deposited in my account. I received a call from the company saying they needed a different work number. I had provided them with my supervisors number. They called after the wire cut off and there was no way to get me the money in addition they had been given the only number to verify my employment. I spoke to my supervisor this week. He was intending to discipline me because I broke security procedure and gave out the phone number. I corrected him and told him I had applied for a loan. He said the person who called him did not present themselves as a professional and he thought it was a customer. He said had they been able to communicate properly he would have verified my employment. I took a loan out to buy a luxury I did not have the money to buy. The company had me sign the loan document and said it was done. They did not keep their promise, as a result I have suffered overdraft fees and I want them paid. The company called me the next day after the day I was suppose to get my loan they wanted a different number. The damage had been done I told them I wanted nothing to do with them. Why would I go through this process a gain. Because the people doing the verifying are not American and obviously do not understand how to communicate when calling and asking for sensitive information. they were not able to verify. I have suffered do to the incompetence of this company 's employee and I feel they should pay my overdraft fees incurred do to their inadequacy. No I do n't want a loan from them. I want reimbursement of the fees they caused me with their lies. If my loan was not complete, they should have said so. I signed a promissory agreement and was told my money would be deposited on that day not it may be deposited. It was suppose to be a done deal. Had a payday loan in 2013 " Check N Go " in Indiana was a legit company. (

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

04/07/2016

Closed with explanation

Yes

Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1868598

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Amount Less than {\$300.00}) Wrote a postdated check that ended up bouncing or not clearing (Or was drawn on a closed account). I had lost my job moved back home to XXXX during this time and had closed my Bank account with XXXX. I am still pulling records from when the loan exactly was and when the account was closed. Now this company is coming after me saying their collecting on behalf of them stating that I need to pay {\$770.00} this includes restitution. " For intent to Defraud " Felony. These people managed to call almost my entire family requesting I contact their offices. I have asked to verify the debt but they said there not required to do so since there not a debt collector. They also stated that an arrest will be issued for my arrest as well as me being extradited back to XXXX. Facts-They had my full address and SSN, they were able to confirm friends names and phone numbers and employment at the time. They were also able to give me the check number and bank number however he spoke so quickly I could n't verify.

I have all calls recorded for my record. I also requested to verify my debt the first time they called and they refused saying there not a debt collector.

I got a mail advertising a small amount of cash as a loan, I needed the money to pay my rent as my husband was not working an I was falling behind on my rent. I contacted on XXXX XXXX, XXXX XXXX XXXX and they offered me as a {\$1000.00} they asked me for my SSN/Work/Pay Chekcs/Cheking account. They informed me that I will pay back {\$1200.00} (XXXX principal + XXXX interest), the payments will be deducted from my cheeking account every two weeks until the {\$1200.00} is paid off. After making all my payments I received a text massage informing me that my next payment of {\$270.00} is coming up soon on XXXX XXXX. I called the company to informed them that all my payments have been done and I do not owe them any money, they informed me that I owe them {\$7300.00} / 44 payments until XXXX/XXXX/XXXX they informed me that I have

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MA

021XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1861486

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/30/2016

Payday loan

Payday loan

04/08/2016

Payday loan

Payday loan

04/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

been charged an interest of 553.1995 % APR. I informed them that this was never mentioned to me before when I request the loan by phone and I asked multiple times and they told me that I only owe {\$250.00}.

I am very disapointed with Loan Me Inc.. this is company that instead of helping people is killing with their interest of 94 %. I got a loan with them On XX/XX/2016. in the amount of {\$6500.00} Just a t the begining they charge to my loan {\$750.00} dls for office documents. two weeks after they diduct from my account {\$280.00} and monthly payment was {\$500.00} interest only.

when I went to my account to check how much was my principal balance. I was very surprise!!!! that from the payment of {\$500.00}. only XXXX cents had went to the principal balance.

Be Very Carefull With This Company!!!!!! DON T GET THIS TYPES OF LOAN, BECAUSE ITS REALLY BAD RATE 94 % INTEREST ...

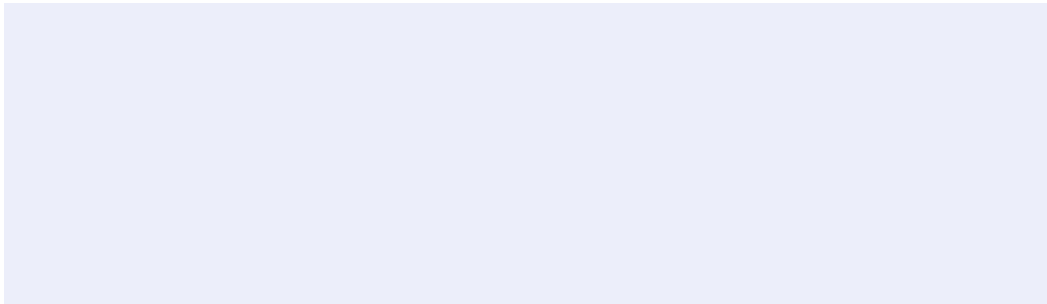
I WILL NEVER RECOMENDED TO NO ONE ELSE!!!! MY LOAN NUMER IS # XXXX NOW I WANT TO ALL OF US THAT HAD BEEN HURT WITH THIS COMPANY CALLING " LOAN ME INC " WE CAN ALL GET TOGETHER AND BRING THIS COMPANY TO THE XXXX XXXX SUPIRIOR COURT TO MAKE IT JUSTICE.. BECAUSE IS HURTING WITH THEIR INTEREST RATE!!!! Please Contact me at XXXXXXXXXXXX. Thank You!!!!

My payday loan was for {\$600.00}. However repaying of this {\$600.00} cost a total of {\$2500.00} including the repayment of the principal amount. I was not fully aware of the extremely high interest. I thought I could repay the loan off early, however Big Picture Loans does not make the process of repaying your loan off early easy. It is very difficult as they only offer a repayment every 2 week cycle which allows them to earn more interest. I would not do business with them again or recommend them to anyone. Repayment fees are at an unbelievable level

I have not applied or received any oaday loans but one is listed on credit report.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bliksum, LLC	CA	913XX	Web
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Big Picture Loans, LLC	MD	211XX	Web
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Speedy Cash Holdings	NC	276XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/01/2016	Closed with explanation	Yes	Yes
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Consent provided	04/08/2016	Closed with explanation	Yes	Yes
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Consent provided	04/19/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1856406

1870859

1886237

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/14/2016

Payday loan

Payday loan

04/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Called the company and confirmed not my account but collection agency still has not removed from my credit

I applied for a payday loan on XX/XX/XXXX from The Check Cashing Store. The website said repeatedly that the money would go "right to my account." After the loan was approved, a message appeared on the site saying that the money would be in my account within 48 hours. I spoke with several people in the company and was told different answers each time. When I asked to have the loan cancelled, I was told that that was not possible because the loan was "in progress." When I spoke to XXXX in the "complaint department," I was told that someone from the payday loan dept would call me back within 1-3 business days. I did manage to reach her myself. She stated that the loan was not approved for 24 hours and then it was up to the bank to decide when to deposit the money. According to this information, it is not really the Check Cashing Store's fault that the money is not in my account, it is the bank's. Had I known any of this up front, I would have driven the short distance to the store and taken the money to the bank myself. It is 4 days since I was given the "loan" and the money has not appeared. My bank account has accrued more than {\$200.00} in overdraft fees at this point. The Check Cashing Store's online description is a distortion of the facts. Consumers are not given vital information about the process in advance of the approval. In reviewing the documents I signed, I find no information detailing the delays. In fact, it states that my loan was funded on XX/XX/XXXX and that interest would start accruing on XX/XX/XXXX.

I got a pay day loan from a company that was trying to charge me fees that were way out there, like 300 %. I tried to talk to them numerous times and get what I borrowed paid back but they kept giving me the run around and would not return my calls. Recently, I received a call from Trademark Management Solutions telling me there was a server in the area and they were filing criminal charges against

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

DFC Global Corp

FL

333XX

Web

Trademark Management Solutions, LLC.

GA

308XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/14/2016	Closed with explanation	Yes	Yes
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Consent provided	04/19/2016	Closed	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1925696

1882068

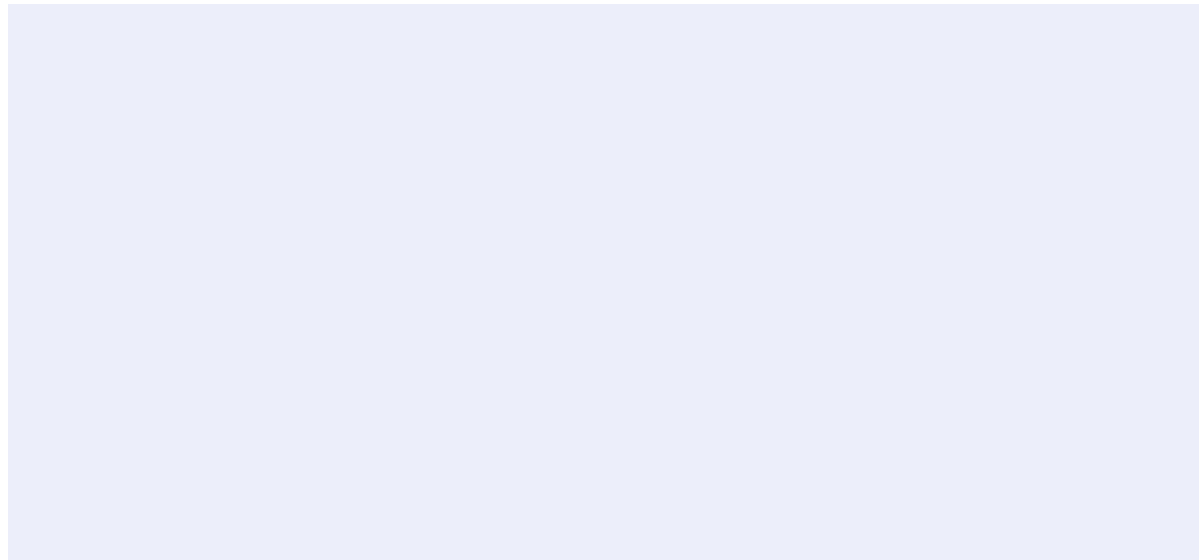
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/27/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

me. I tried to tell them that I could not pay what they were wanting ({\$400.00} a month). I asked if they would at least try to get the payments lowered. They told me the company in which they were dealing with said NO I had to pay that amount and would not take a lesser amount. I told them I could not pay {\$400.00} a month but was threatened court procedure if I did n't pay it and give them a debit card. I have been paying them that amount monthly but have tried to get someone on the phone to see if we can get the amount lowered. I am having trouble trying to keep up with all my other bills as well. I only borrowed {\$1000.00}. and they are trying to make me pay back {\$3000.00}. This is NOT RIGHT. I have a elderly Mom I am trying to take care of as well and just need for them to realize that what they are doing is unfair practice. I do n't mind paying back the money I received, but 3 times that amount is just unfair. I hope you can help me resolve this and make these people act more like they need to and help people not threaten them. Please help

On XXXX XXXX, 2016 I applied and received a payday loan from Ace Cash Express (# XXXX - XXXX XXXX XXXX XXXX, XXXX, TX XXXX) in the amount of {\$1400.00}. On XXXX XXXX, 2016, I realized that I missed my due date (XXXX XXXX, 2016) which coincides with my payday. I called early in the morning from work on XXXX XXXX to let them know I would be stopping by after work. On XXXX XXXX, XXXX, I renewed the loan amount of {\$1400.00} by paying the fees and interest in the amount of {\$290.00}. Upon leaving, I assumed my due date would be on my next payday (XXXX XXXX, 2016) as I had been accustomed to. Although I did receive a copy of an agreement for the loan (which is not an original copy of the signed agreement since the originals bear my signature and the copies they gave me do not) the information/details were not communicated verbally. On around XXXX XXXX, 2016 I went to the store and spoke to XXXX that I had found my agreement of XXXX XXXX, 2016 and pointed out that the due date was not until XXXX XXXX, 2016. She was unable to help and stated she would let

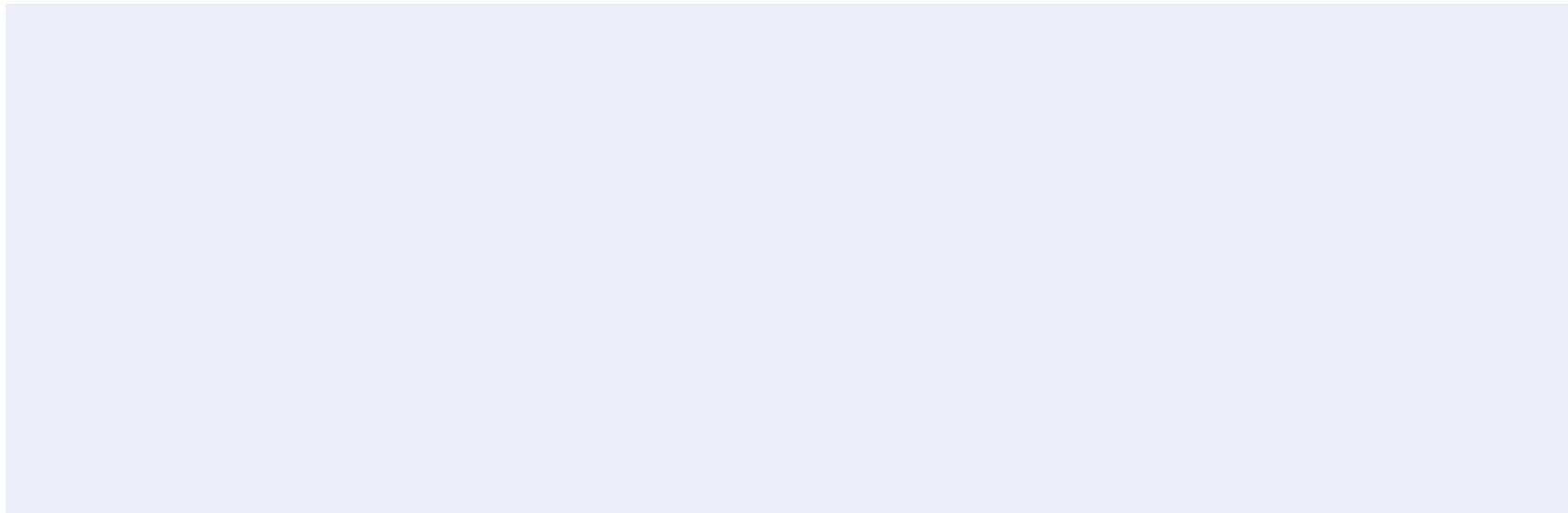
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

774XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

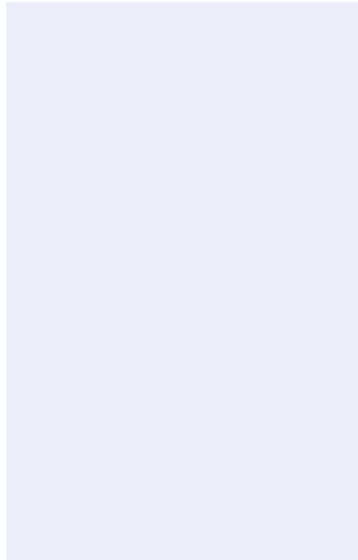
Based on Consumer Complaints

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Consent provided	04/27/2016	Closed with explanation	No	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1898943

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the manager know. I spoke to the store manager XXXX several times and she stated she " could n't do anything " about it. She suggested that I try their customer service number. I called customer service twice, on XXXX XXXX at XXXX and on XXXX XXXX at XXXX (reference # XXXX). Both times I was told that this would be escalated to the DM and RVP and that they would be contacting me within 24-48 hours. I was not contacted within the time I was told nor by the DM or RVP. The only person to contact me was the store manager XXXX stating that the DM had said they called me several times and that basically they could n't do anything about it. On XXXX XXXX, 2016, I went in to make the full payment, but XXXX asked if I could wait until XXXX XXXX to see if I would get a phone call from the DM. On XXXX XXXX I went and made the full payment. Later that afternoon when I was on a third call with customer service, the DM XXXX calls me. We spoke for 23 minutes. After explaining and expressing my concern, he seemed to understand and agree that it was unfair that I ended up paying double the fees and interest on the same loan within the same period of time. He said he could not promise anything but regardless of the answer he would call me on Tuesday, XXXX XXXX, 2016. I called XXXX on Tuesday at XXXX and left him a message reminding him that he stated that he would call. XXXX did not call. The main issue is that within the period of XXXX XXXX, 2016 - XXXX XXXX, 2016 I ended up paying twice the fees and interest on the same loan when I should have been allowed to NOT renew the agreement on XXXX XXXX, 2016. Instead it was deceitfully extended and the company ended up double dipping into the fees for the same time period. The manager XXXX clearly stated that it was a business process to tell and verify with the customer the due date more specifically if they were early. XXXX even agreed that it did n't make since that I would have extended the loan 3 weeks early.

XXXX payday loans were taken out in my name by someone and they were all

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC

MI

485XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

04/27/2016

Closed with explanation

Yes

Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1890161

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/12/2016	Payday loan	Payday loan
04/20/2016	Payday loan	Payday loan
04/15/2016	Payday loan	Payday loan
01/16/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

done over the phone, and each payday loan said they verified my information, work, bank, etc. What they verified was wrong. The info they had was opposite, I was unemployed, homeless, and bank was at close to {\$0.00} balance with no automatic deposit. Now it way overdrawn and in the negative. XXXX for {\$700.00} ; XXXX XXXX XXXX for {\$400.00} ; and Lendgreen for {\$520.00}. I ca n't even get a credit card and how these were even approved, I do n't understand.

I do not want this lender to contact me anymore period.

I 've made payments to ACE and I 'm being contacted by multiple collections agenices stating a warrant is going out for me if I do n't resolve this matter immediately. i paid one of the callers becasue he called my main desk and told security a warrant is going out for me if they were n't connect to me immediately. then a week later I got called by another collection agency telling me the other was a fraud and I should request a chargeback. I have paid this company three times and keep getting threatensing calls. What do I do?

Advance America XXXX, Colorado continues to charge my account the wrong amount bi-weekly. I have not authorized the amount. I have called them multiple times regarding this and they choose to avoid it and continues to try and withdraw the money.

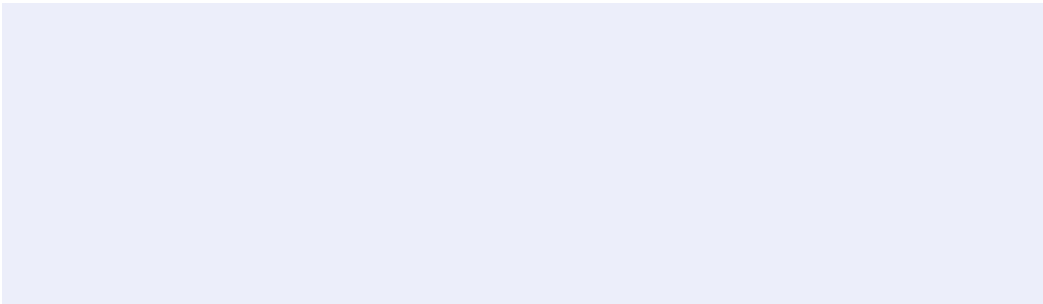
For the past few weeks, I have been contacted by Ace Cash via email to collect on a loan that I have not applied for. I 've attached their latest email to this complaint. I am also being constantly called at all times, presumably by this agency. The last email threatened legal action and was sent by XXXX XXXX XXXX, claiming to be a legal representative for Ace Cash.

I am very concerned about this because they have access to my Social Security number and my home address. They may even have access to my phone number because I have been contacted via phone as well. I no longer pick up the phone

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

PA

155XX

Web

ACE Cash Express Inc.

NV

890XX

Web

Advance America, Cash Advance Centers, Inc.

CO

806XX

Web

ACE Cash Express Inc.

NJ

076XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/01/2016	Closed with explanation	Yes	No
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Consent provided	04/23/2016	Closed with explanation	Yes	No
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Consent provided	04/15/2016	Closed with explanation	Yes	No
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Consent provided	01/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1737929

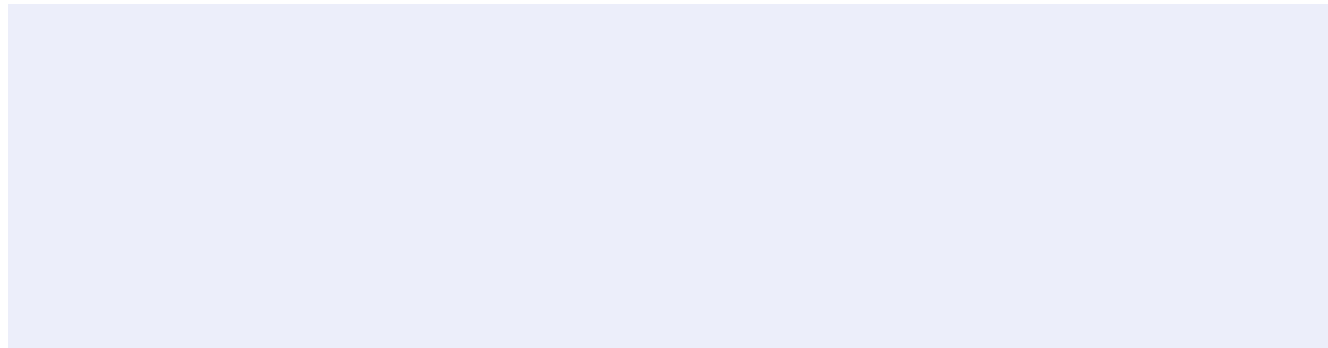
1888231

1882563

1746158

Payday Loan Complaints with Consumer Complaint Narratives

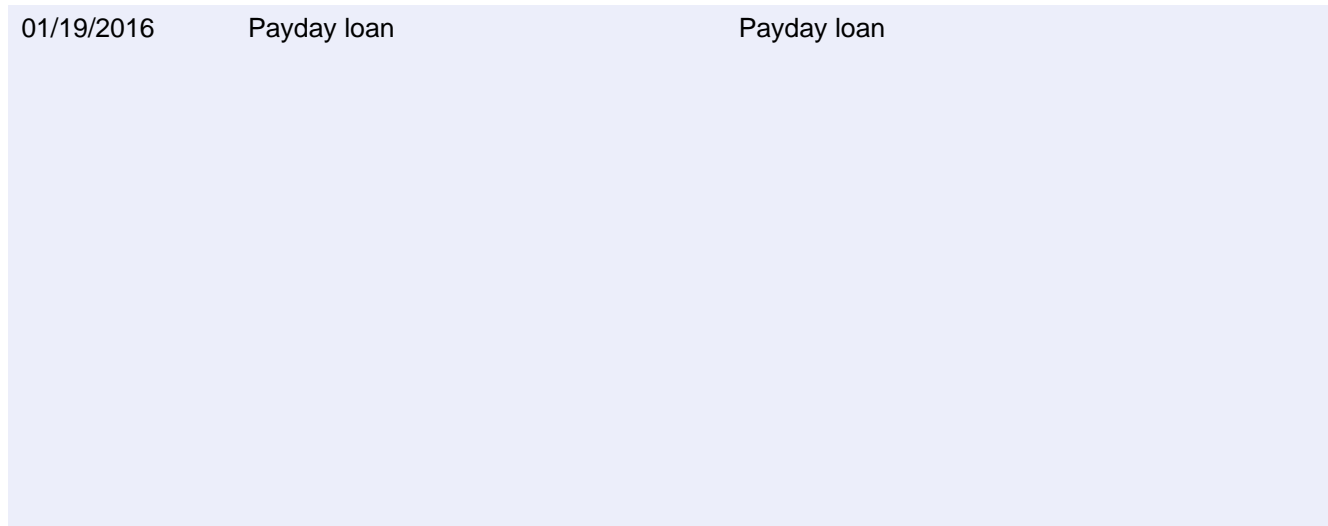
Based on Consumer Complaints



01/19/2016

Payday loan

Payday loan



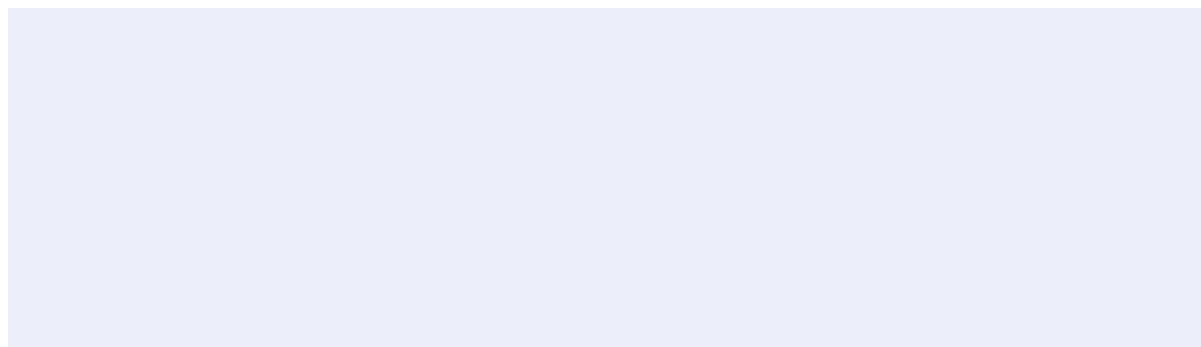
01/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Applied for loan/did not receive money

Applied for loan/did not receive money

Payment to acct not credited

Payment to acct not credited



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

because I have been contacted via phone as well. I no longer pick up the phone when I do n't recognize the number for fear that this is Ace Cash. I do n't know this company nor have I ever reached out to them for their services. I have never applied for their products.

I respectfully request the Consumer Financial Protection Bureau to initiate an investigation to determine who is behind this and to take whatever measures are necessary to protect my identity.

I was refused a PayDay loan because they have me listed as On Active Duty in the Military. See attachment. But I am a CIVILIAN and I have never been in the Military. I am XXXX years old. How in the world did I get listed as being in the Military?

How can I get OFF this List of being On Active Duty in the Military.

ASAP please!!!

Thank you!

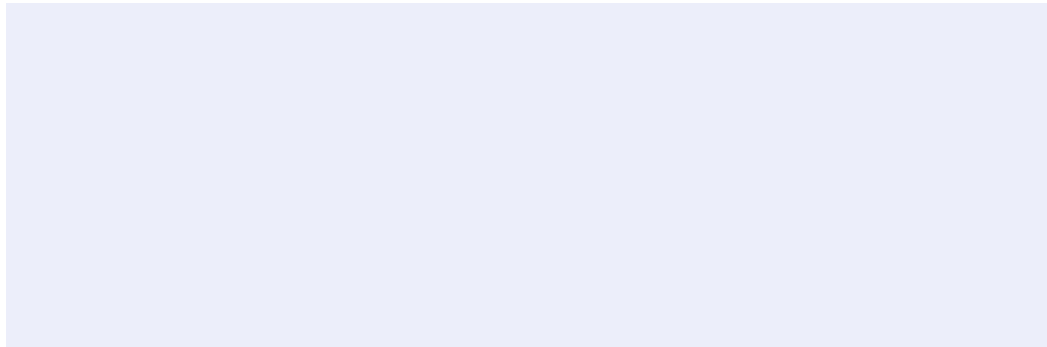
XXXX ID : XXXX CASE FILE # : NT - XXXX LOAN INFORMATION PAST DUE AMOUNT - {\$980.00} CREDITOR - ACE CASH SERVICES Accounts Department of Cash Advance has decided to mark this case as a flat refusal and press legal charges against you.

You are going to be legally prosecuted in the Courthouse within couple of days. Your S.S.N is put on hold by US Government, so before something goes wrong we would like to notify you about this matter.

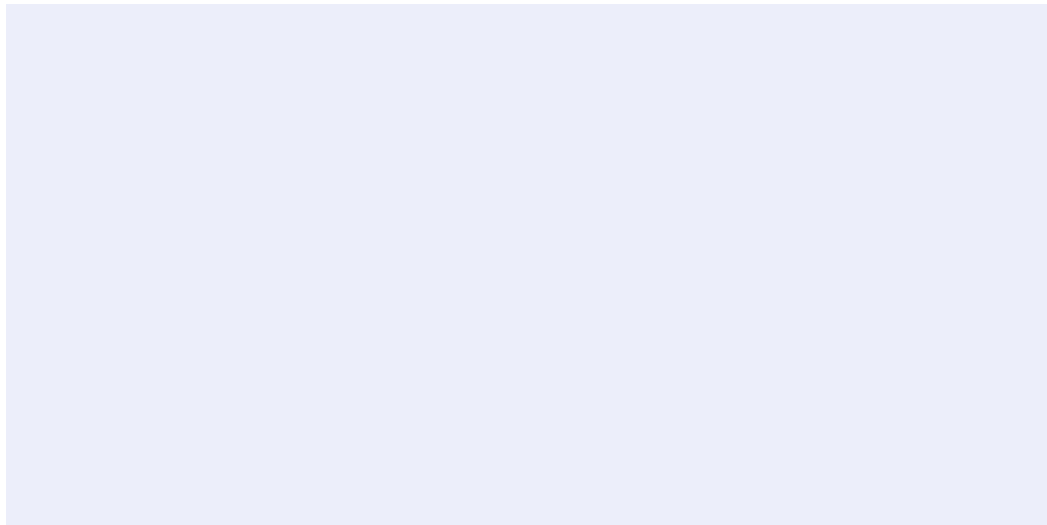
Consider this as a final warning. And we will be Emailing/ Fax this issue to your current employer to make sure they take strict action against you. Your salary

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Enova International, Inc.	CA	900XX	Web	Older American
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ACE Cash Express Inc.	FL	334XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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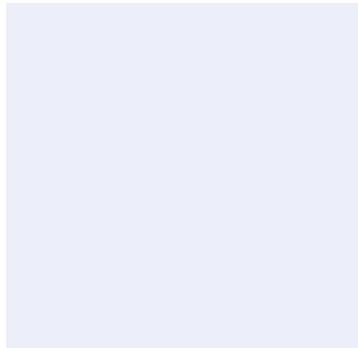
Consent provided	01/19/2016	Closed with explanation	Yes	No
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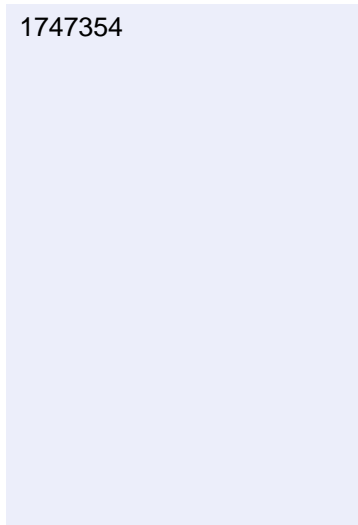
Consent provided	01/19/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1746547



1747354

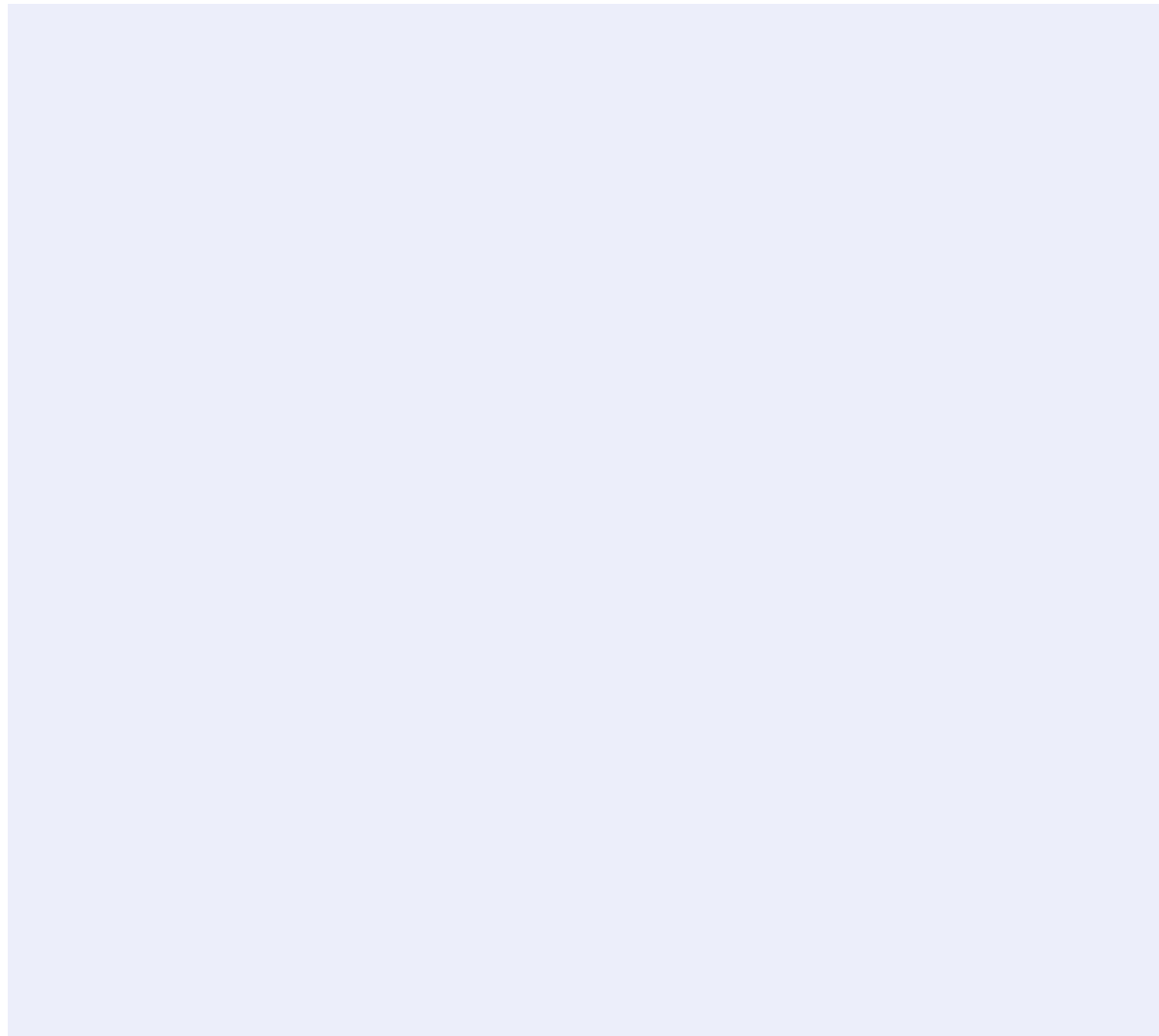
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/25/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

wages will be garnished too.

THERE ARE XXXX SERIOUS ALLEGATIONS AGAINST YOU : (1) VIOLATION OF FEDERAL BANKING REGULATION (2) COLLATERAL CHECK FRAUD (3) THEFT BY DECEPTION We will be forced to proceed legally against you and once it is processed the creditor has entire rights to inform your employer and your references regarding this issue and the lawsuit will be the next step which will be amounting to {\$3900.00} and will be totally levied upon you and that would be excluding your attorney charges. If you take care of this out of court then we will release the clearance certificate from the court and we will make sure that no one will contact you in future.

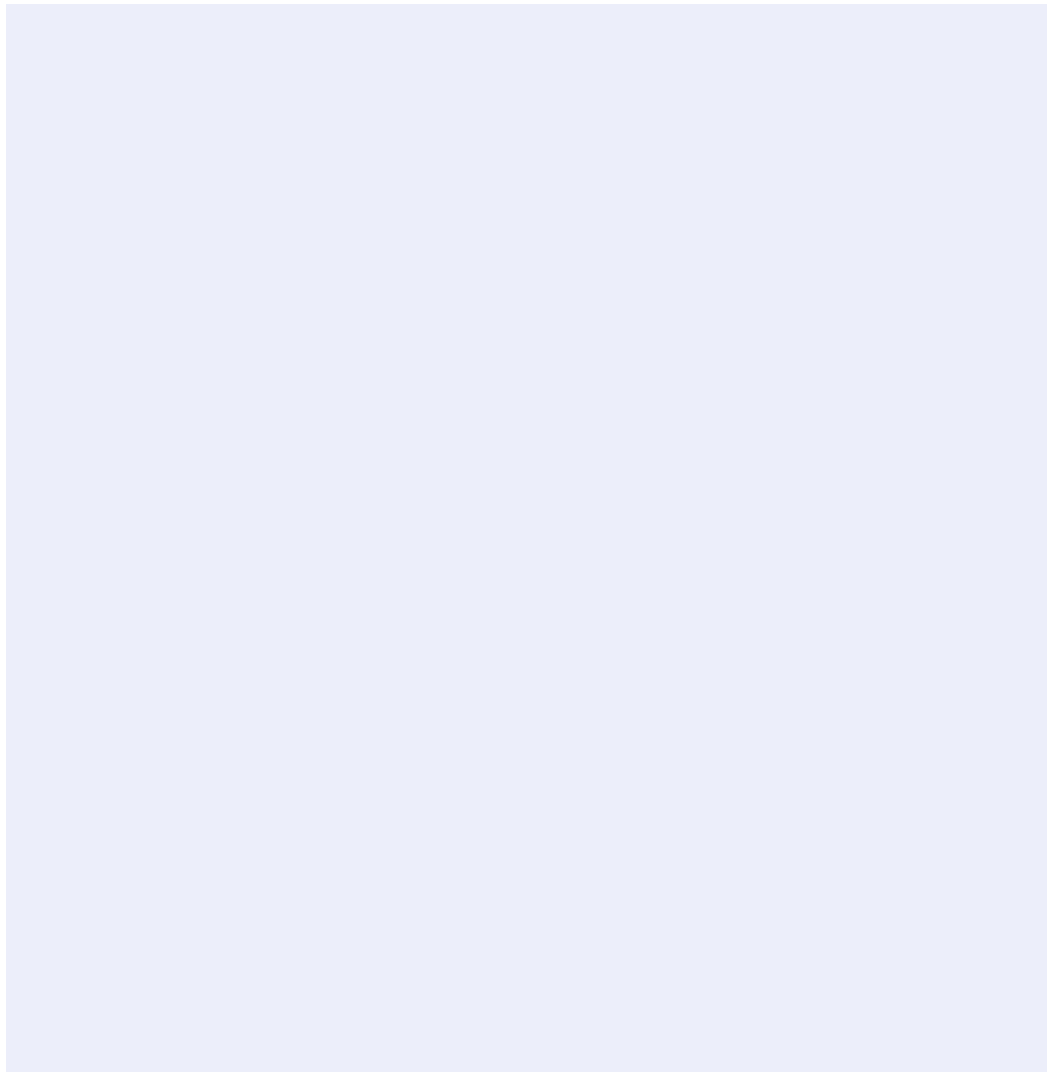
Do revert back if you want to get rid of these legal consequences and make a payment arrangement today or else we would be proceeding legally against you. And this is to notify you that this notification will also be sent to your current employer. The opportunity to take care of this voluntarily is quickly coming to an end. We would hate for you to lose the option of resolving this before it goes to the next step which is a Lawsuit against you, but to do so you must take immediate action.

If you want to resolve this matter then immediately contact us thru email or call us at (XXXX) XXXX between working hours XXXX XXXX to XXXX XXXX (EST) Ace Cash Services Phone : (XXXX) XXXX Department of Law & Enforcement (ACS) Copyright (C) 2015 ACS | Privacy | Terms of use

A company called cashnet has provided me a credit of {\$1000.00} and have been taking over {\$200.00} every other week. Specifically : {\$240.00} on

Payday Loan Complaints with Consumer Complaint Narratives

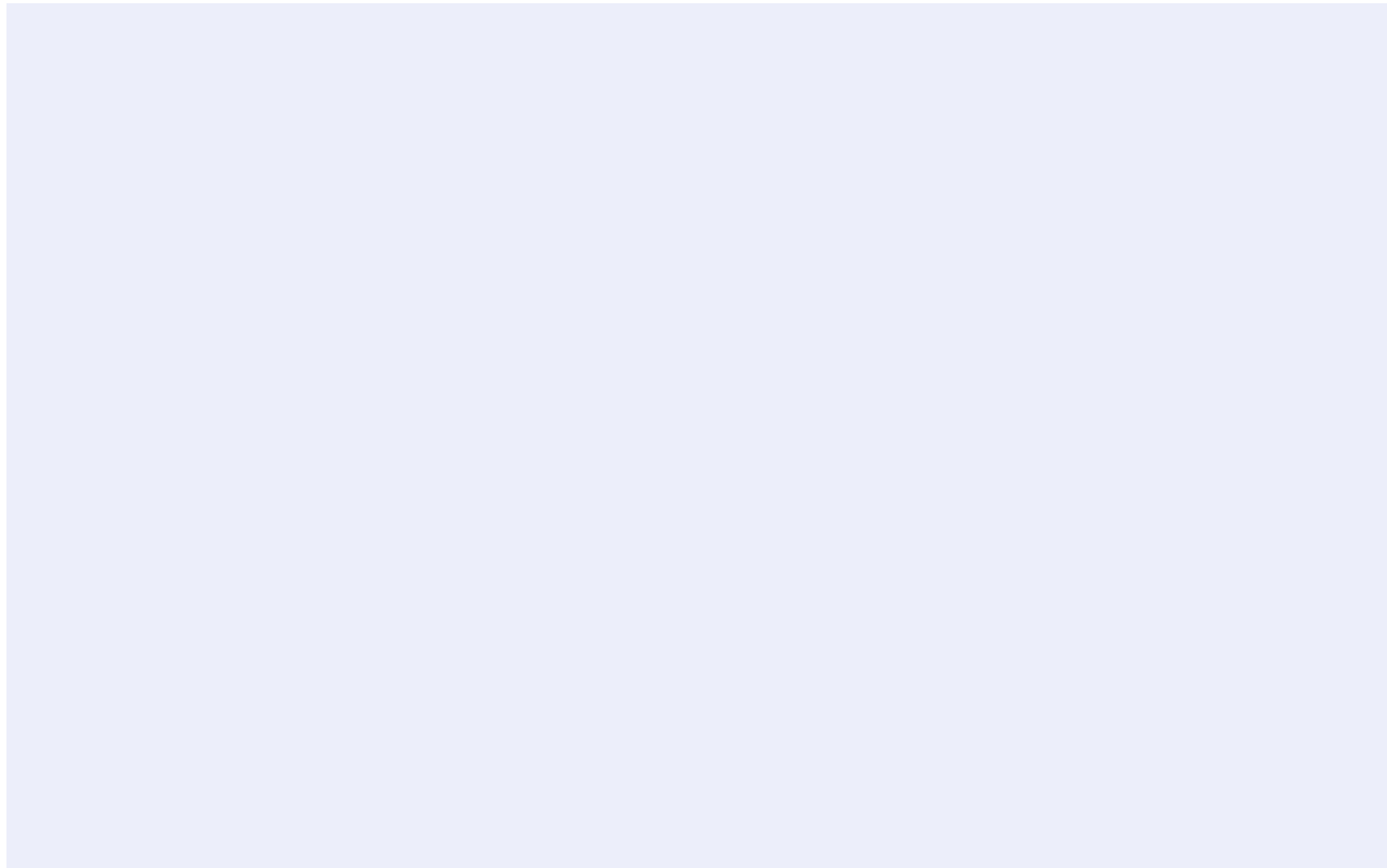
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

VA

201XX

Web

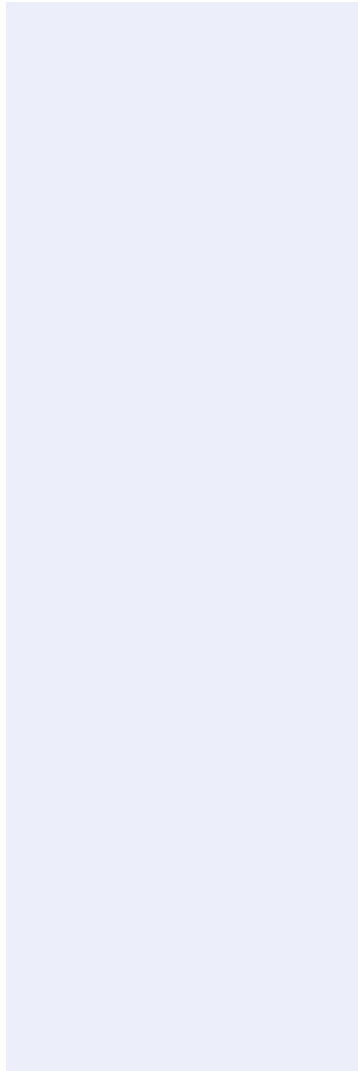
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/14/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1755494

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/26/2016	Payday loan	Payday loan
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01/28/2016	Payday loan	Payday loan
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01/29/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX/XXXX/XXXX ; {\$250.00} on XXXX/XXXX/XXXX ; {\$270.00} on
XXXX/XXXX/XXXX ' My account # is XXXX. The credit still stands at about
{\$1000.00}. I should be grateful if the Bureau could investigate and resolve this
matter.

email : XXXXXXXXXXXXX

I took loan out for {\$350.00} I have paid about {\$900.00} in interest and fees and
they have debit my account {\$460.00} to pay off loan which I have stopped
payment. I did not authorize this payment. I was not informed when loan was
taken out that payments I was making were only for interest and did not go
towards loan.

Lender is contacting my boyfriends mother, who I do not even have a phone
number for, to collect my debt. She is no relation to me, mere acquaintance and
was never given out information about her for me including her phone number.

See below : I would like to register a formal complaint with your organization for
allowing my personal and financial information to be used by an unauthorized
person. While you all approved an application in the amount of {\$750.00} in XXXX
XXXX, 2015, as told to me by XXXX of your associates in the fraud department,
out of sheer luck the account was never funded. Having already disputed the
original inquiry on my credit bureau file, only to have XXXX tell me you all have to
remove the inquiry because you all claim it is legitimate. Now I find out that you
want me to fill out an FTC form, file a police report and then possibly you might
correct this huge mistake. So not only was I a victim of fraud, you all victimize me
again, because you provide more protection to the criminal then you did to me ...
your response to me for not releasing the information on the application that was
submitted was for the privacy of the individual who submitted the application (the
criminal using my personal information) on XXXX XXXX. Which again you
approved then did n't fund because you found some irregularities ... even with all

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings	TX	782XX	Web
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Genesis Financial & Payment Systems Holdings, LLC	UT	840XX	Web
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Speedy Cash Holdings	TX	799XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/26/2016	Closed with explanation	Yes	No
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Consent provided	01/28/2016	Closed with explanation	Yes	No
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Consent provided	02/03/2016	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1759134

1762024

1764779

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/26/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

of that you did n't feel the need to notify me of this fraud. I find it unbelievable that as a victim of fraud with your organization that you would continue to perpetuate this fraud by not bringing this to my attention and then not bringing in Law enforcement after you all recognized the fraud and yet you continue to protect this criminal even after I brought this information up again when you already knew it existed. I wonder if your goal here is to allow this type of behavior to continue as long as no one says anything.

XXXX XXXX

I obtained {\$600.00} from First Virginia Loans in XXXX of XXXX. I have paid monthly and still the balance is {\$480.00}. This is highway robbery at it 's finest. They continue to deduct my account on non pay days without any type of notice or warning causing overdraft fees leaving me without money to feed my children monthly right before pay day. They have received additional funds at time and I have paid on a monthly basis. In the beginning they had my paydays incorrect and were changing due dates most likely resulting in additional interest being charged due to their error. I am pretty sure the interest was not adjusted when they had my pay day date incorrect (which determines your pay back dates). They are robbing me and are not willing to assist with any settlement options. I need your help to seek settlement options with this company as they have taken over XXXX for a loan of XXXX when does it END!!! They continue to go into my account on different days each month and NOT on pay days. This company is fraud and are loan sharks. Please help. I need validation of the debt and need to see if they adjusted the account when they had my paydays incorrect early part of XXXX. Please I need to see if I can settle, a fair well really not fair but feasible settlement would not be more than XXXX as again they have received almost triple the amount borrowed. Please help me I do not know what to do!!!!

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

VA

232XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/26/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1806265

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/30/2016	Payday loan	Payday loan
01/30/2016	Payday loan	Payday loan
03/19/2015	Payday loan	Payday loan
03/24/2015	Payday loan	Payday loan
03/28/2015	Payday loan	Payday loan
03/24/2015	Payday loan	Payday loan
03/23/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I took out a payday loan in 2008 for XXXX dollars that was the fee. Interest was XXXX dollars, and I keep getting calls from the collection agency threatened to sue me and want me to pay XXXX dollars.

I submitted a claim earlier about XXXX XXXX XXXX and gave a description about what happened. The Cash store is another creditor they did the same thing as XXXX in the previous claim.

I'm receiving calls from a company who will not give me their name threatening to have my license suspended over a payday loan that I have no recollection of. They are also threatening to have warrants issued against me. Not only will they not tell me their company name, but they will not provide any documentation about the supposed loan.

I had over three different payday loans out at the same time. In the state of Florida that's illegal. I didn't expect for a XXXX \$ to have to pay back over XXXX {\$.00} I'm trying to recover, but now White Pine states they are garnishing my wages without due process and no court order.

I applied for a loan with no interest for XXXX months. Very small amount. Everything was approved and signed for. XXXX or XXXX weeks later I get the regular payments plus an interest of 29.9%. I call the bank and the only they can say is that they do not have any promotions and can't help me.

Lady called and said I took an online Internet payday loan, which I did not.

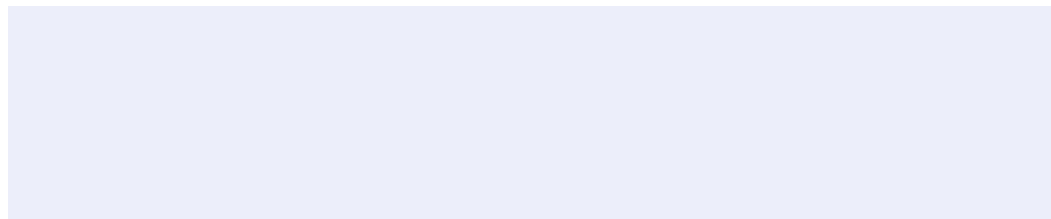
I ran into a financial crunch had to borrow some money. I usually borrow from reputable companies. I was online doing a search and I came across Cash USA after reading that it was a revolving account I said that was good I looked at their pricing and it stated that for the XXXX XXXX I borrowed my payment would be XXXX monthly or XXXX biweekly. They sent me a statement saying that my XXXX payment was {\$220.00} and XXXX weeks later they expected another XXXX That

Payday Loan Complaints with Consumer Complaint Narratives

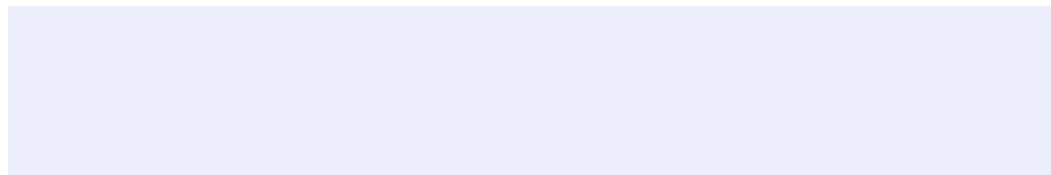
Based on Consumer Complaints



Company chooses not to provide a public response

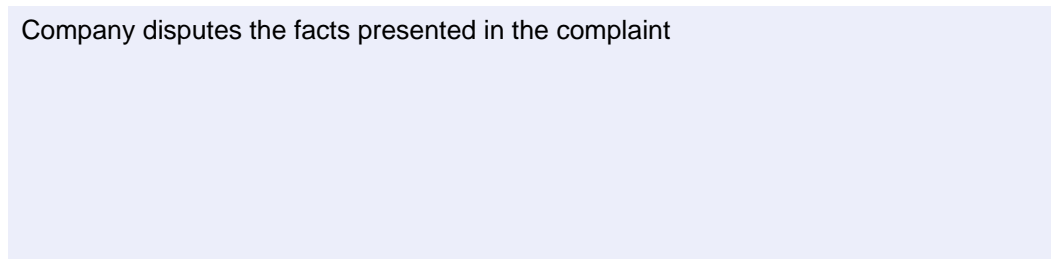


Company chooses not to provide a public response



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation	WA	984XX	Web	
Cottonwood Financial Ltd.	IL	611XX	Web	
CNG Financial Corporation	TX	750XX	Web	
Sokaogon Finance, Inc.	FL	327XX	Web	
Santander Consumer USA Holdings Inc	FL	331XX	Web	
Enova International, Inc.	WA	992XX	Web	Servicemember
Enova International, Inc.	MD	212XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/01/2016	Closed with explanation	Yes	No
Consent provided	02/04/2016	Closed with explanation	Yes	No
Consent provided	03/19/2015	Closed with explanation	Yes	No
Consent provided	03/30/2015	Closed with non-monetary relief	Yes	No
Consent provided	04/08/2015	Closed with explanation	Yes	No
Consent provided	03/24/2015	Closed with explanation	Yes	No
Consent provided	03/23/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1765294

1765626

1291294

1298913

1306094

1299062

1295580

Payday Loan Complaints with Consumer Complaint Narratives

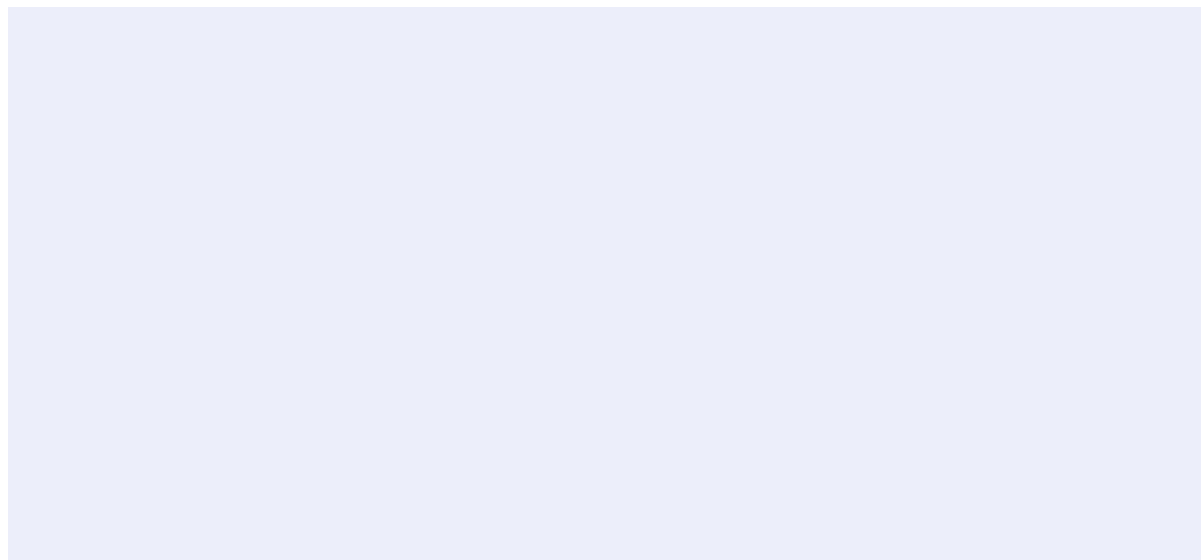
Based on Consumer Complaints

04/06/2015	Payday loan	Payday loan

04/07/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

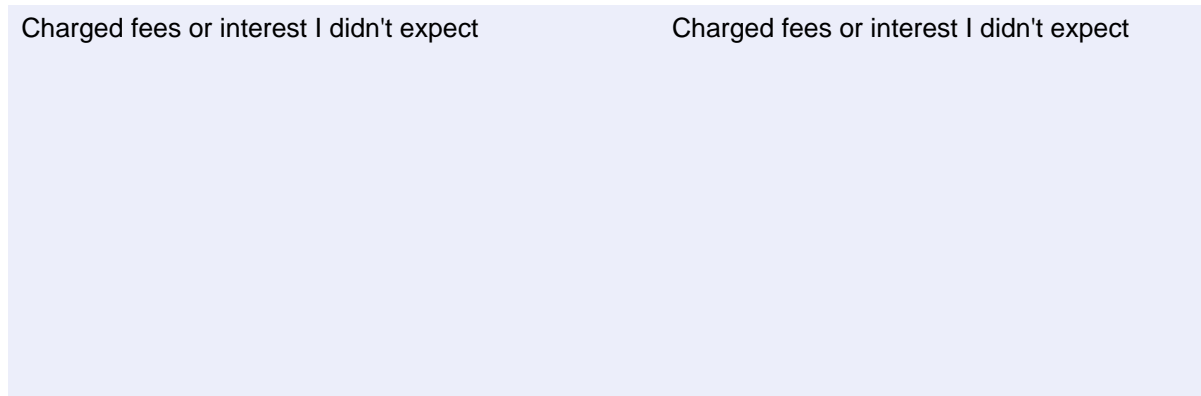


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payment was {\$220.00} and XXXX weeks later they expected another XXXX That absurd who in their right mind would agree to pay someone \$ 300XXXX per month for XXXX when I have borrowed XXXX and my payments was n't that high. I can not afford to pay anyone that kind of money. I needed to pay my water bill not get ripped off because I was in need. I have no problem with paying what I borrowed, but to pay that monthly is crazy. I immediately reached out to them by email and phone informing them of the situation they brushed me off as to say oh well you going to pay it. I made the payment of XXXX and that was my last payment because even if I wanted to give them that kind of money my paycheck wouldnt allow it. This company is taking advantage of people that is in need if I had that kind of money than I would n't been borrowing any from them. I am trying to get some assistance because I am rebuilding my credit and this is the last thing I need.

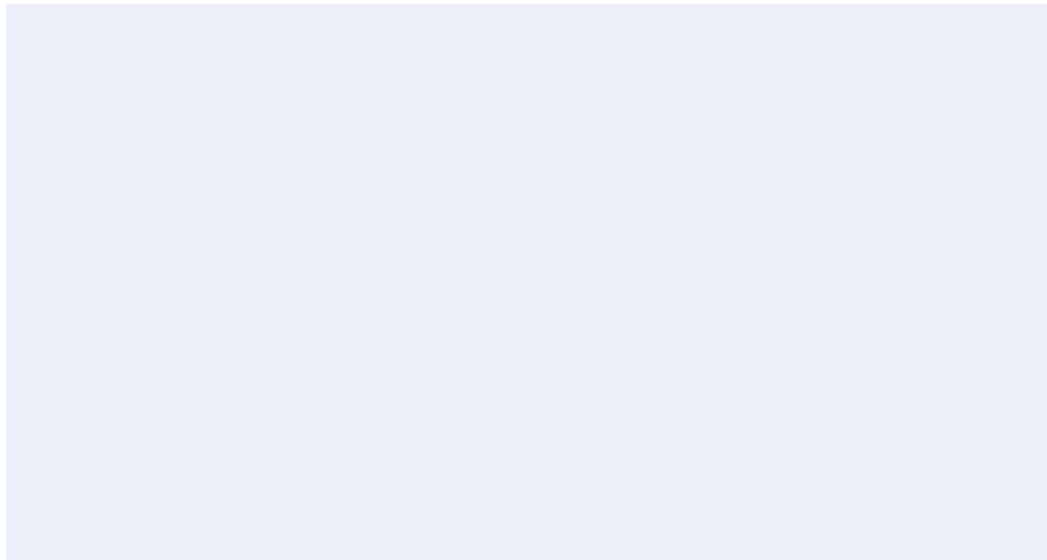
Received a loan from CashCall. Was given a {\$1500.00} loan and now the interest rate is 129 %. CashCall is trying to collect an additional {\$4100.00}. This company 's policies are horrible and they are taking advantage of people during difficult times. The distress that I have been under since dealing with this company has been unimaginable. I do not know how this can be legally allowed. Please help.

I took out a payday loan from spotloan for 700 \$ on XXXX. I received the money deposited into my account. I didnt keep the contract but I am pretty sure it was {\$230.00} for six month. On the XX/XX/XXXX I made a XXXX dollar payment which was withdrawn from my checking account. I called late XXXX and said I cant make the XXXX payment. They said OK. They would add money on to my next XXXX payments and the payments would be XXXX. I got a letter as follows, which shows they are ok with payment plan.

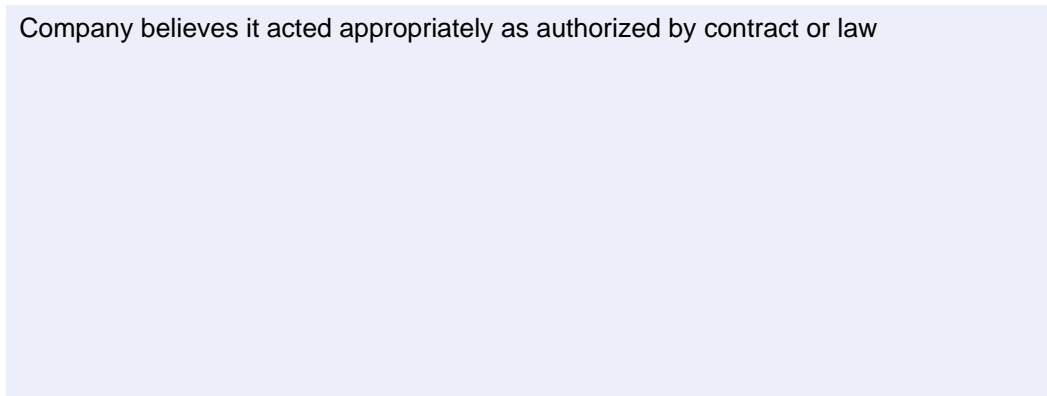
Hi XXXX, I just want to remind you that your Spotloan payment of {\$300.00} is

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



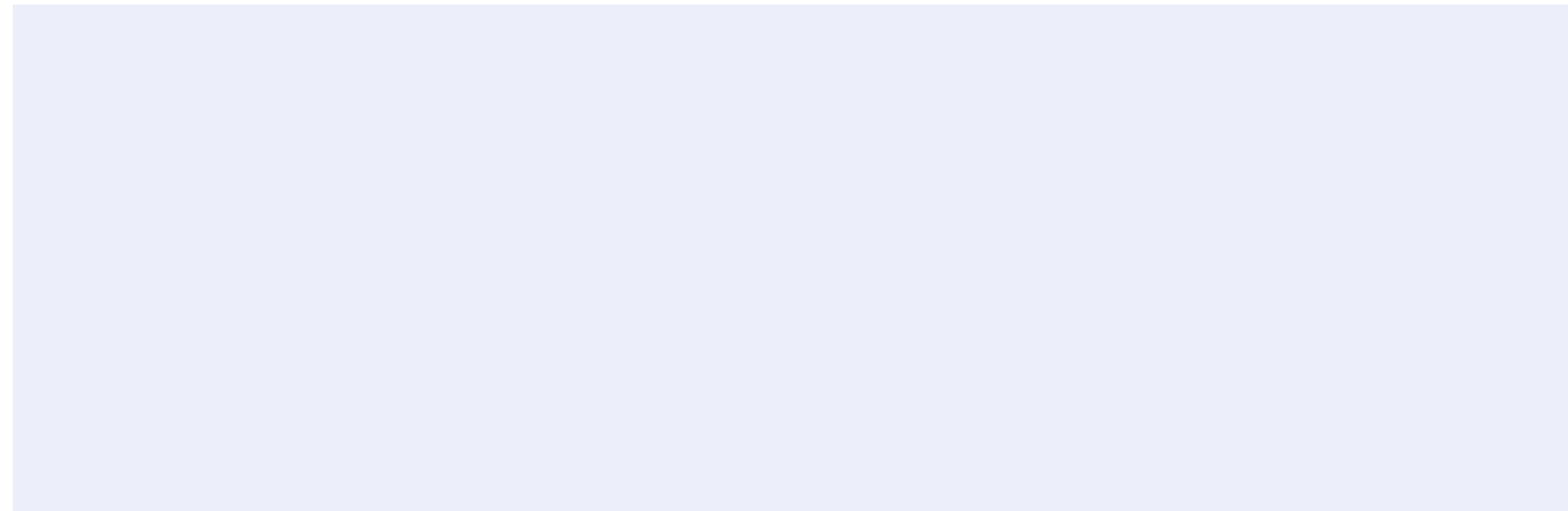
Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CashCall, Inc.

NJ

082XX

Web

Servicemember

BlueChip Financial

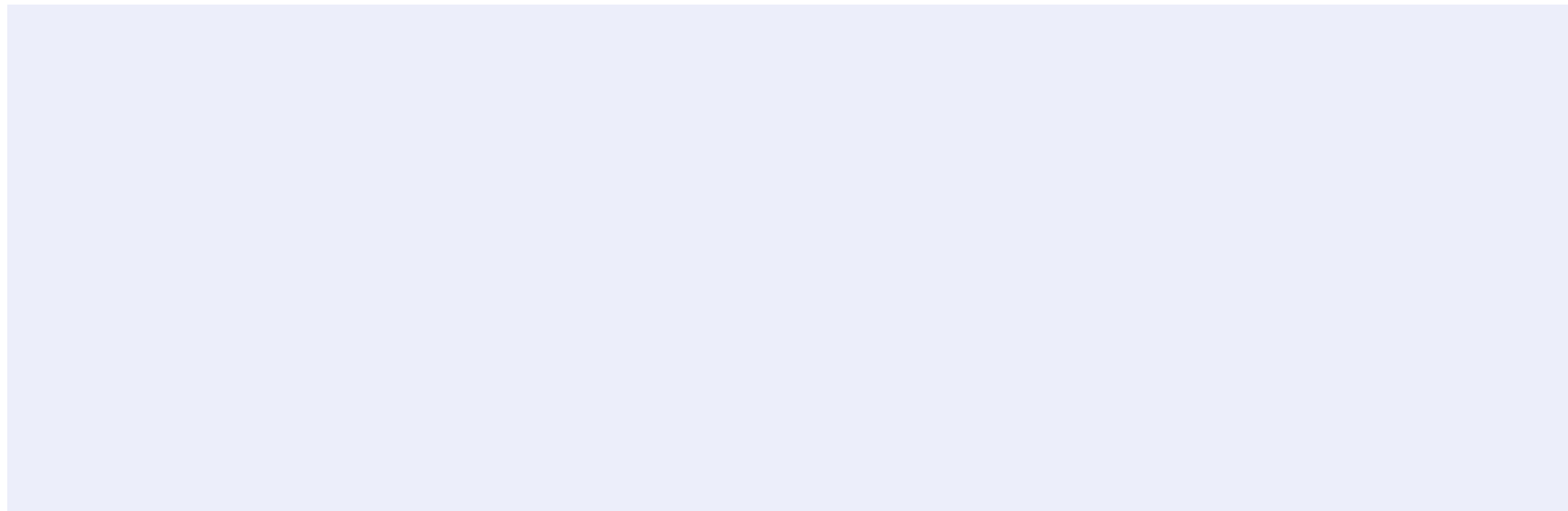
CO

810XX

Web

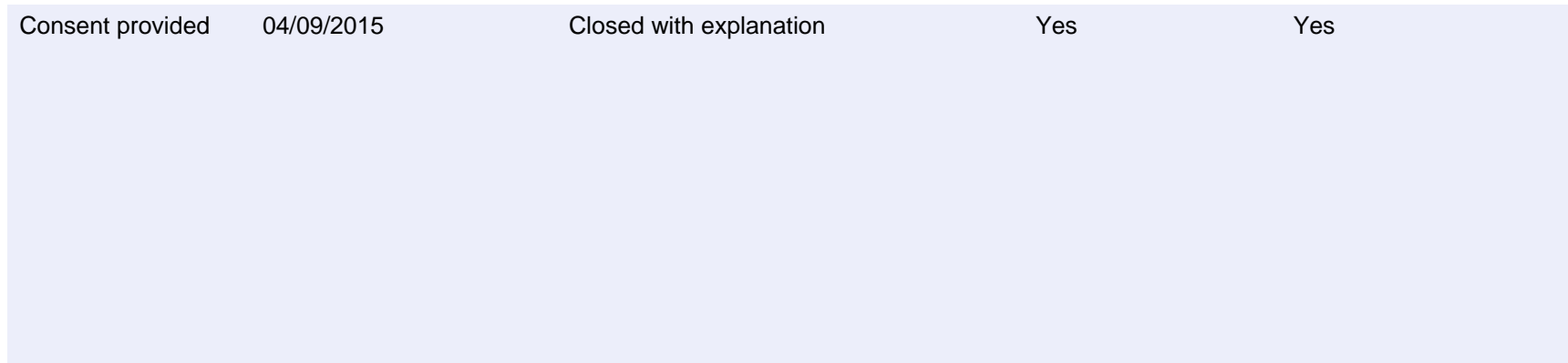
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



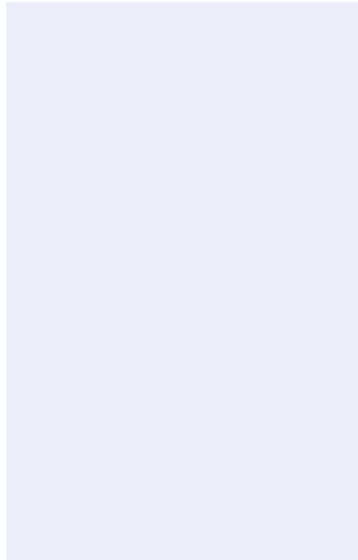
Consent provided	04/08/2015	Closed with explanation	Yes	Yes
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Consent provided	04/09/2015	Closed with explanation	Yes	Yes
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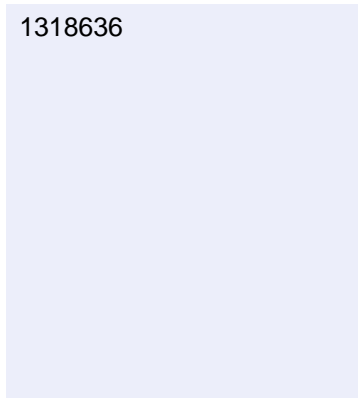


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1317879



1318636

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

scheduled for Thursday, XXXX XXXX 2015. Please let me know right away if you have any questions.

Spotfully, XXXXRelationship ManagerXXXXXXXXXXXX ext. XXXXIf you have any questions about your account, please email us at XXXXXXXXXXXXXXX or call us at XXXX. If you would like to write us, you may contact us at : SpotloanXXXXXXXXXXXX, IL XXXX Spot loan withdrew money from my account on XXXX and XXXX for {\$300.00}. On XXXX i received a letter from spot loan as follows.

Dear XXXX, We are writing to let you know that Spotloan is no longer operating in the state of Colorado. As a result, your account and payment history have been transferred to XXXX XXXX. You will continue with the payment schedule you agreed to when you accepted a Spotloan, but moving forward you will be making payments to XXXX XXXX.

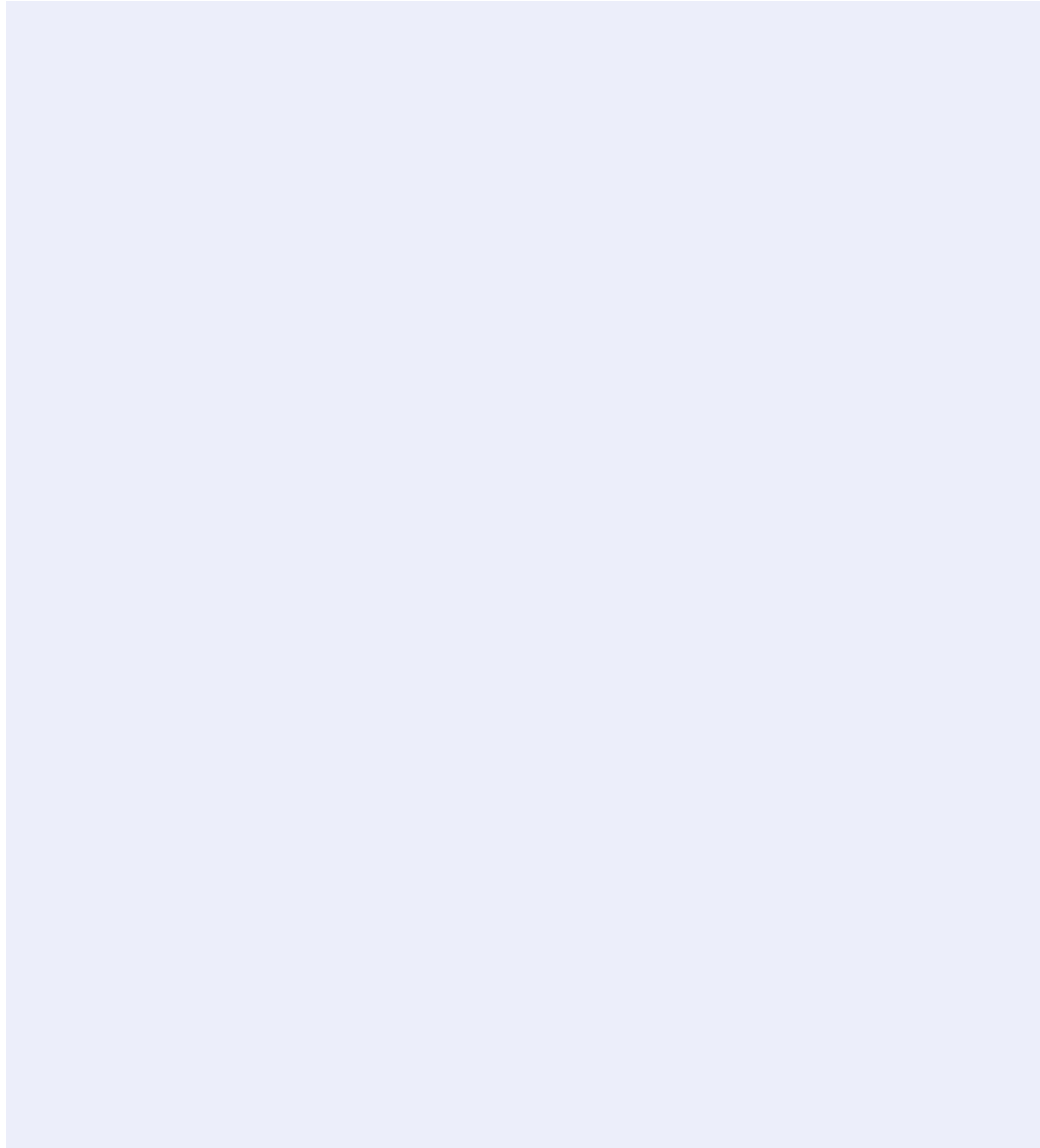
If you have questions now or in the future, please reach out to XXXX XXXX at (XXXX) XXXX.

Thank you for being a Spotloan customer.

Sincerely, Spotloan Help TeamSo in XXXX XXXX financial tried to withdraw XXXX or something close to that and the funds were not available. I made a payment on XXXX for XXXX and XXXX for XXXX to make up for the XXXX to XXXX XXXX. I have not made a payment for XXXX and do not feel that I owe any more money. I was not give the opportunity to pay the loan off early after XXXX and easily paid XXXX the amount of money. XXXX XXXX claims that I owe an XXXX, XXXX and XXXX payment. I did contact both XXXX XXXX and spotloan which got me nowhere and was hung up on.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



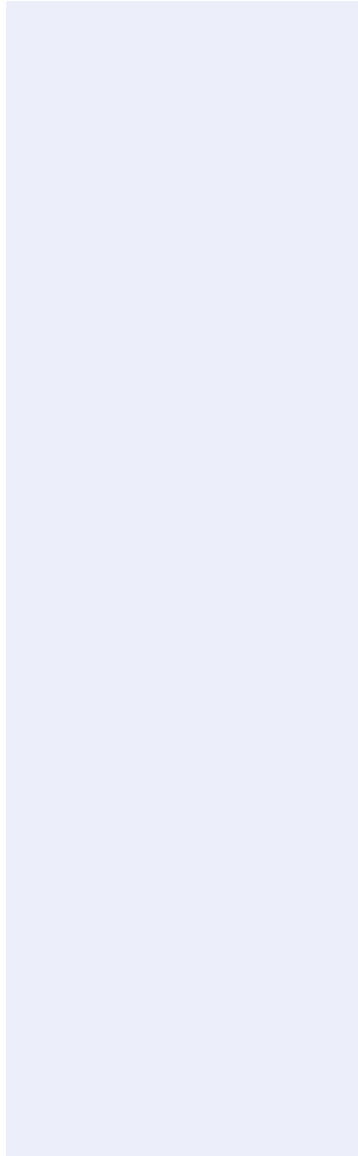
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/10/2015

Payday loan

Payday loan

04/16/2015

Payday loan

Payday loan

04/11/2015

Payday loan

Payday loan

04/17/2015

Payday loan

Payday loan

04/28/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX phoned me to collect on a loan taken out in my name from an online cash net on XXXX XXXX 2014. They had my ss number part of my birthday my physical address, phone number, my daughter 's drivers license and my simulates email. They deposited the money into her bankaccout. I believe my soninlaws did it. How could they processed it without my signature? I made a police reported.

The lender did not credit my account principal with any portion of the payments that were made. I found this to be very strange. I continued to make payments and my principal balance went unchanged each time. The principle balance was never credited, not XXXX cent. I began to do research and learned that XXXX offers payday loans that are n't enforceable in the state of Connecticut. This type of loan is illegal in the state of CT and Alliant Capital Management is attempting to collect on a prohibited high interest installment loan.

Back a while I had gotten a payday loan. My bank account info had been compromised by someone. I made a report to the FTC regarding it. I had to make a few changes to my account and payments being made from it. I became delienquit with my payments. I received a call from a XXXX XXXX claiming to be from XXXX. He stated that they were after persons who were defrauding theses payday loan companies. Since my account was considered delienquit, they had my account info. If I paid the Out Of Court Restitution it would be done. I made XXXX payments before I noticed something 's in the paperwork that did n't seem quite right. I just need to know if the documents I have are legit or have I been had? Thanks!

I am receiving calls at my job from a company named XXXX XXXX. They have been told my HR department that I am not allowed to receive personal calls at work through my work line, but the calls and voice messages continue. They told my HR department that they were calling on behalf of Check n Go

In XXXX XXXX I received a loan for {\$2500.00} from XXXX XXXX XXXX that i

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

TX

775XX

Web

Alliant Capital Management LLC

CT

064XX

Web

Enova International, Inc.

MD

207XX

Web

Servicemember

CNG Financial Corporation

TX

774XX

Web

CashCall, Inc.

AZ

850XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/10/2015	Closed with explanation	Yes	No
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Consent provided	04/21/2015	Closed with explanation	Yes	No
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Consent provided	04/11/2015	Closed with explanation	Yes	No
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Consent provided	04/17/2015	Closed with explanation	Yes	No
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Consent provided	05/01/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1325500

1333932

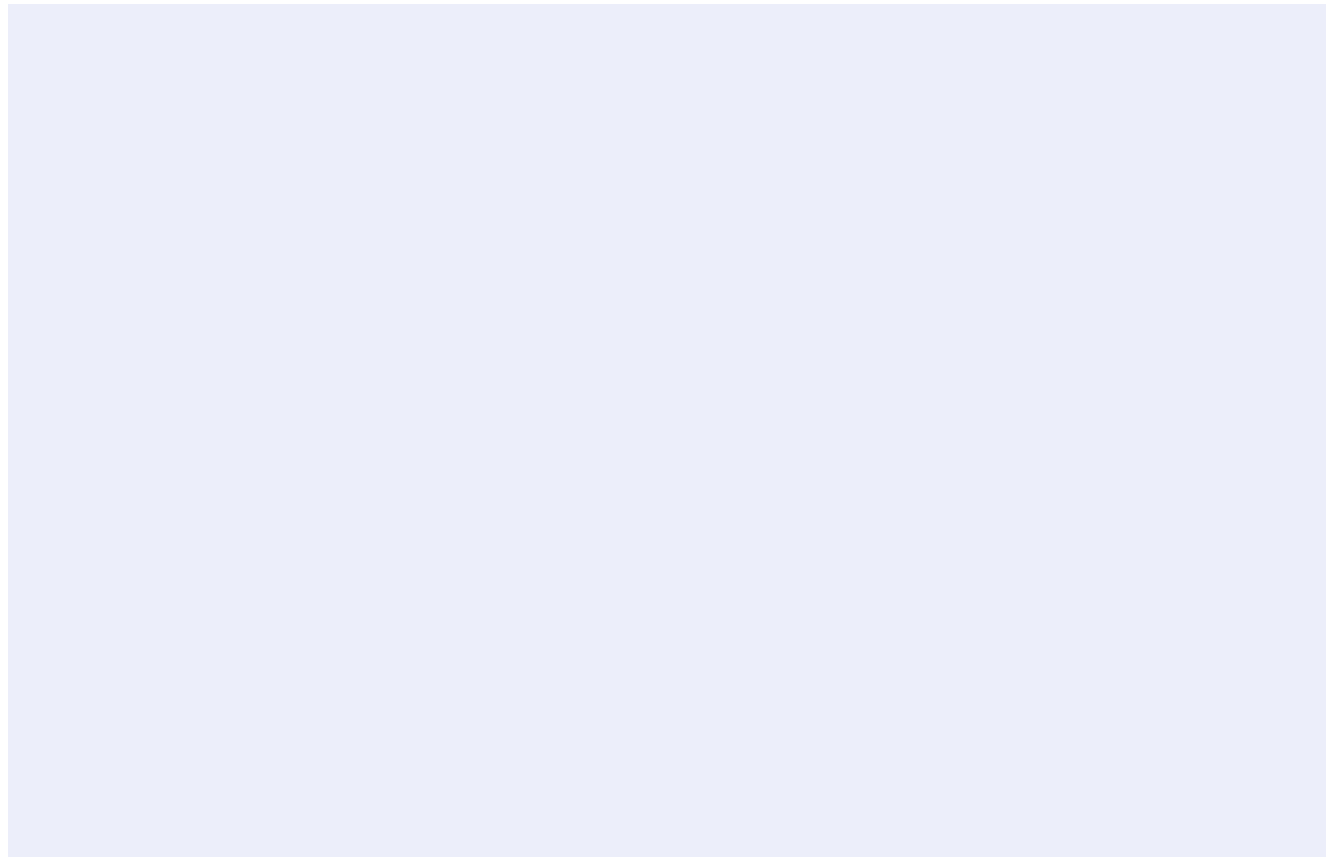
1326243

1335070

1350021

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



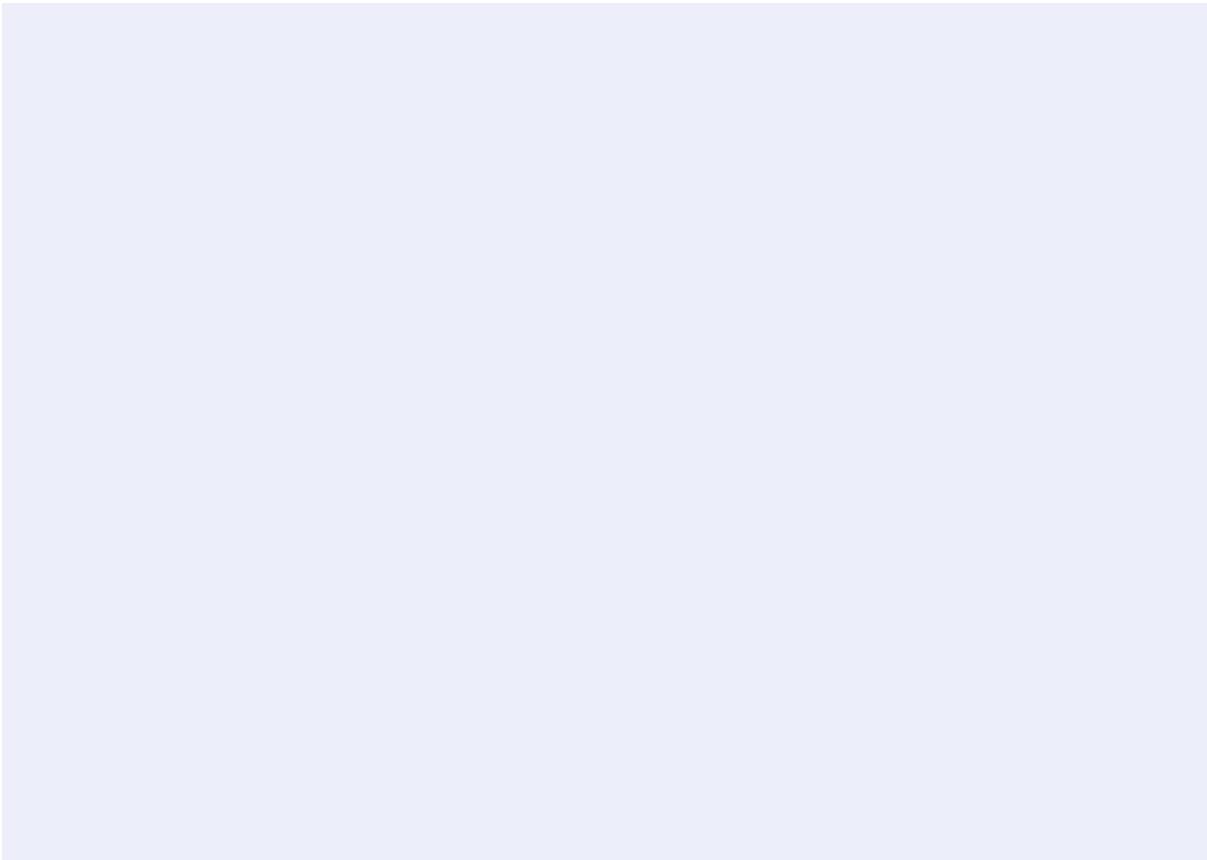
04/28/2015	Payday loan	Payday loan
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04/14/2015	Payday loan	Payday loan
------------	-------------	-------------

04/28/2015	Payday loan	Payday loan
------------	-------------	-------------

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

planned on paying back within 2 months. I did n't get paid by employer what I was supposed to (won a judgement against employer in XXXX XXXX) and was n't able to pay the loan off immediately. The loan was serviced by CashCall (a subsidiary/affiliate/shady partner of XXXX) and eventually was transferred to XXXX XXXX (another shady affiliate). I made monthly payments of {\$290.00} for 12 months. This amounted to {\$3500.00}. About this time I did some research wondering why XXXX different companies were involved in the loan. That 's when I discovered all the different complaints and lawsuits and legal issues with the XXXX companies. I also found out that recently XXXX XXXX XXXX website had been shut down and had US government agency labels on the site. I decided that obviously they are n't doing things legally so I stopped paying. My credit was n't good so I did n't care, I knew I just could n't keep paying that amount, I was raising a child at the same time. I cancelled my bank account. The harassment came almost daily. Phone calls everyday, emails, and letters. I eventually told them they had the wrong number and the calls stopped. Eventually it came down to an email every other month offering a settlement with an ever increasing outstanding balance. Now it is XXXX XXXX and i am trying to qualify for a mortgage and this is hurting my credit which is now much better than it used to be.

The entire loan was null and void from the beginning. XXXX XXXX XXXX was issuing loans that were illegal in their state and in my state of Arizona.

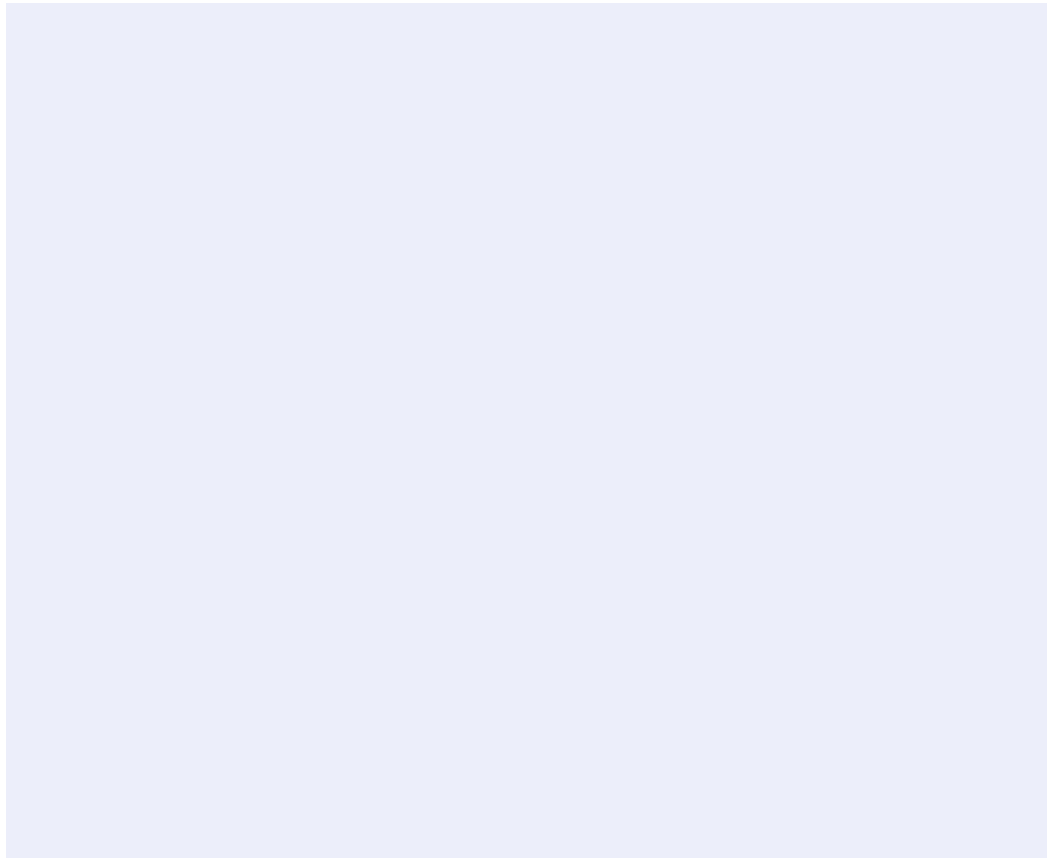
Lender sent a wage garnishment to my employer and added all these fee 's loan was for XXXX and now they are telling me I have to pay back {\$900.00}

I want the creditor Bryant & Bryant to stop contacting me. They are threatening me on the phone and very rude.

I received a payday loan over 7 years ago from Cashnet USA. I had been going through a lot and could n't repay it On XXXX/XXXX/2015 I received a phone call from a restricted number. I was asked my name and was the last XXXX of my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

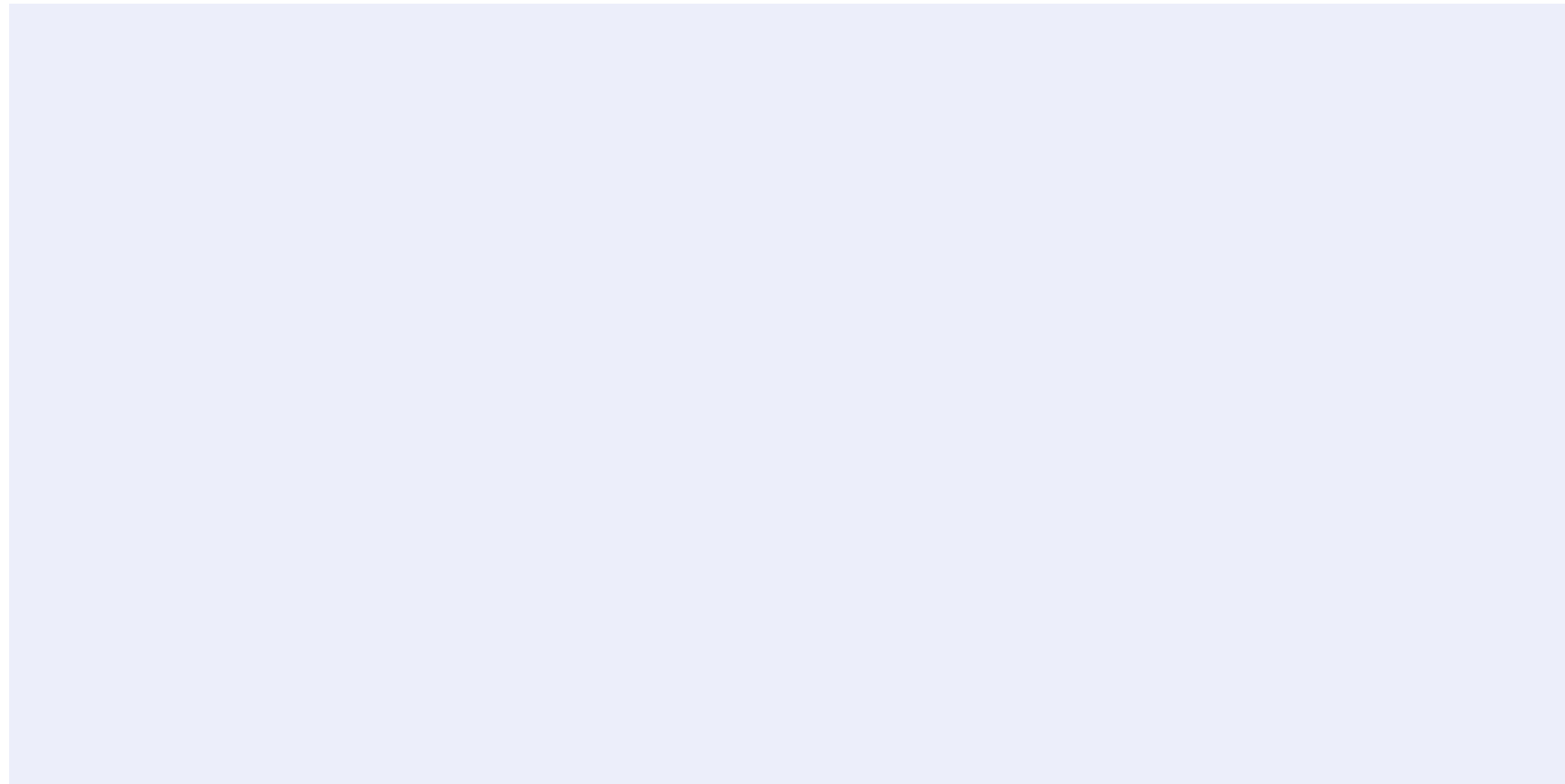


Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



WLCC	FL	331XX	Web	
Bryant Bryant & Associates LLC	NY	133XX	Web	
Enova International, Inc.	FL	323XX	Web	Older American

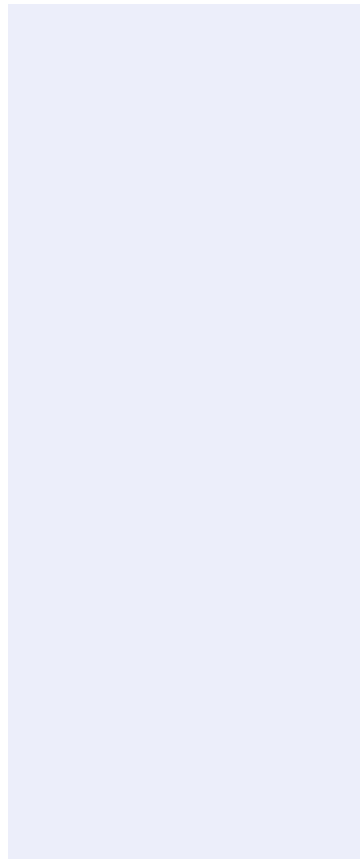
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/30/2015	Closed with monetary relief	Yes	No
Consent provided	04/16/2015	Closed with explanation	Yes	No
Consent provided	04/29/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1350113



1330318

1350932

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/20/2015	Payday loan	Payday loan
04/15/2015	Payday loan	Payday loan
05/05/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

social -- --, and I said yes. When I started asking questions she gave me a number to call which is XXXX and then she said she was only a finder. when I called the number I spoke with XXXX at ext. XXXX. She told me she was calling because They were trying to serve me a subpoena at my address. I be home everyday so I knew she was not telling the truth. I told her this debt was over 7 years and chapter XXXX says the statute of limitation is 3 years but I found out it 's 5 years, then she told me it was 8 years. XXXX wanted me to give her a debit card number that she could take the money from this card. I refused, and then she told me if I did n't call her back with a card number by XXXX she would pursue the matter. She claimed that she called Cashnet attorneys and then while she was talking to me she mention something about a collection and that 's when I asked her was she with a collection agency.

I have ask Ad Astra Recovery Account XXXX on a number of occasion to validate this debt they have not. This account was included bankruptcy on XX/XX/2014Ad Astra Recovery is reporting to XXXX every month late payment.

Il called a Wells Fargo Visa card representative and agreed a balance transfer to my Wells Fargo account of {\$7000.00}. The representative stated that it was a 0 % interest loan and that I would be charged {\$15.00} a month for 15 months. The conversation was recorded and I agreed to the transfer over the phone.

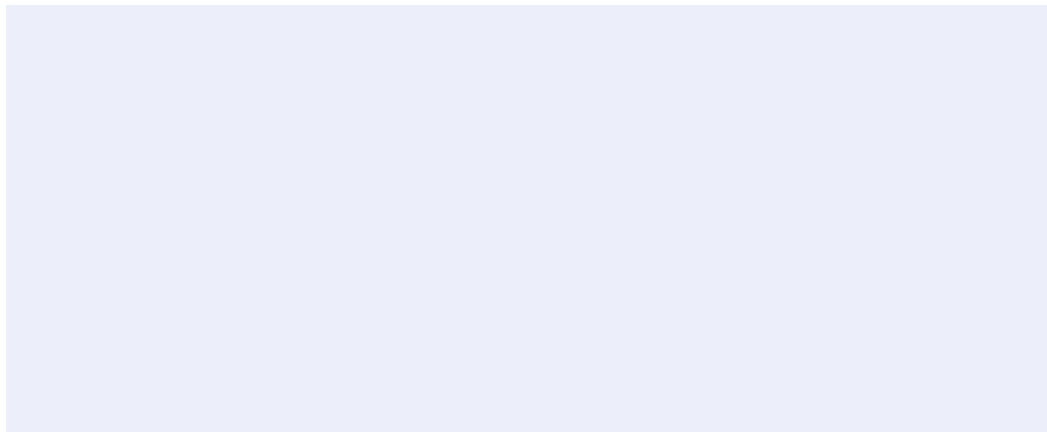
After completion I called back to check with Wells Fargo Visa and am now being charged between \$ 75- {\$80.00} a month for this loan instead of the quoted amount of {\$15.00}. The manager XXXX # XXXX agreed that it was a bank error but would not honor the original quoted monthly amount of {\$15.00}.

I would like the bank to honor the verbal agreement they offered at the time of the loan.

I called the lender and told them to take the money out three days later although they said they would do it they did not. This caused suck a huge strain on my bank

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Ad Astra Recovery Services Inc

IL

601XX

Web

Wells Fargo & Company

OR

972XX

Web

Enova International, Inc.

CA

921XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/22/2015	Closed with explanation	Yes	Yes
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Consent provided	04/17/2015	Closed with explanation	Yes	Yes
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Consent provided	05/05/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1338408

1331417



1360484

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/08/2015

Payday loan

Payday loan

05/13/2015

Payday loan

Payday loan

04/29/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account that I had to close it down. Now they say I owe XXXX and I will lose my job.

On XXXX XXXX, 2015 XXXX from Advance America called my job and left a message at around XXXX. I returned his call, from my personal cell phone, at XXXX to inform him that calling me at my employer is no longer acceptable. He said he understands.

On XXXX XXXX, 2015 at XXXX XXXX from Advance America called my job, this time I answered. I told him that I can not speak about this over the phone. I returned his call at XXXX from my personal cell phone and reminded him that it is no acceptable to call my job phone. He said that he was never told that.

Today, XXXX XXXX, 2015 I will be sending a letter explicitly stating that my job can not be contacted about this loan. I do not have a personal work phone ; it is shared by many people. I will include the above scenario for his understanding.

they are rip-me off for this loan.

my loan amount was {\$1000.00}, they charged me {\$1500.00}, even I extend few times.

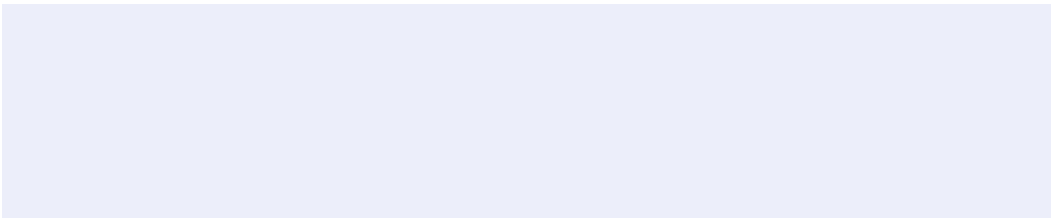
I made few times paid {\$300.00} and they credited for only \$ XXXXthis things happened XXXX.

I have received a call from XXXX XXXX XXXX XXXX regarding a payday loan. My SSN # has been compromised and I have filed with the IRS and FTC. This company has threatened to serve me papers at my employment, speak to my supervisor regarding a personal business matter and said if the matter goes to court I will have to pay attorney fees which could be XXXX to XXXX the amount of the loan. She wanted to resolve the outstanding balance of {\$400.00} to stop the proceedings. I was never given the memorandum and she told me I 'm lying.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

TX

770XX

Web

Mobiloads, LLC

CA

941XX

Web

Older American

Cottonwood Financial Ltd.

TX

773XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/08/2015	Closed with explanation	Yes	No
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Consent provided	05/13/2015	Untimely response	No	
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Consent provided	04/29/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1366531

1374665

1352318

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/21/2015

Payday loan

Payday loan

05/08/2015

Payday loan

Payday loan

05/10/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I live in Ohio and took a loan from Westernsky financial for XXXX at {\$290.00} FOR 47 MONTHS in XX/XX/XXXX. They turned the loan over to Cash Call immediatly, After a few months I could n't make the payment, i ask for smaller payment, they refused. I stopped making payments due to medical bills. I retired on social security XXXX. Now XXXX debt collectors are harrassing family and friends for info on locating me. They have my address I wish for them to stop harrassment. They threaten me with lawsuits, and hastily I agreed to make payments of {\$290.00} a month for 10 months starting in XX/XX/XXXX. I gave them my social security debit card, but had social security send me a new card so they could n't take out payment.

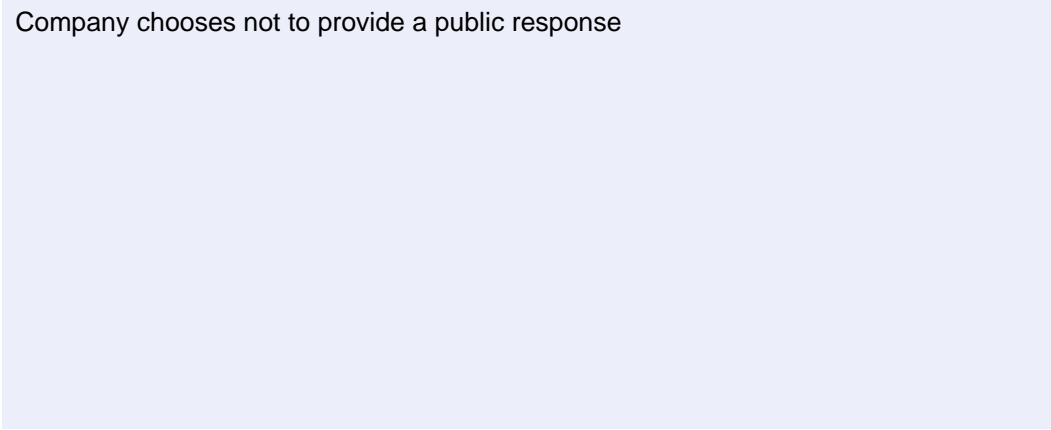
A debt collector called and said that they are collecting from a pay day loan company that we owe money to. We informed them that it was paid off years ago and they said it was not. They said that if we give them our debt card number that they would only charge us for a smaller amount rather then the whole thing. We said no and that is when all XXXX broke loose. He told us that he was going to take our car, license, bank account, house, everything. He also gave names and phone numbers of everyone in my family and said that he was going to call all of them. He did and used different names and different debt reasons. He also said that he has had people fallow us and has surveillance of everything we have done over the last 4 years. At this time we hung up and as soon as we did he call my father, mother and sister. At that point I called FTC and they had me talk to the FDCPA

I received a copies of my XXXX, XXXX, and XXXX credit report. The credit report showed a credit inquiry by this company that I did not authorize. I wrote this company informing them of this and requested they remove this unauthorized inquiry from my credit reports, it was lowing my scores and making it very difficult for me to acquire credit.

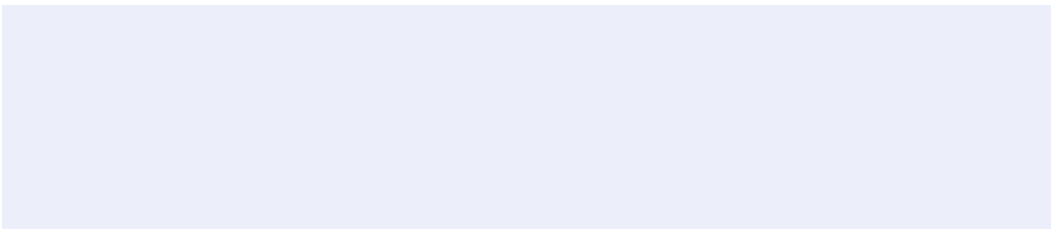
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Company believes the complaint is the result of a misunderstanding



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services	OH	448XX	Web	Older American
QC Holdings, Inc.	ID	837XX	Web	
Speedy Cash Holdings	CA	919XX	Web	

Based on Consumer Complaints

Consent provided	05/08/2015	Closed with non-monetary relief	Yes	No
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Consent provided	05/10/2015	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1339096

1367492

1368673

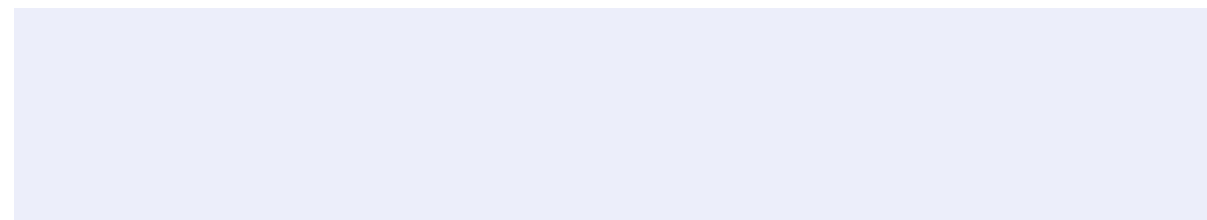
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/26/2015	Payday loan	Payday loan
04/27/2015	Payday loan	Payday loan
05/26/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

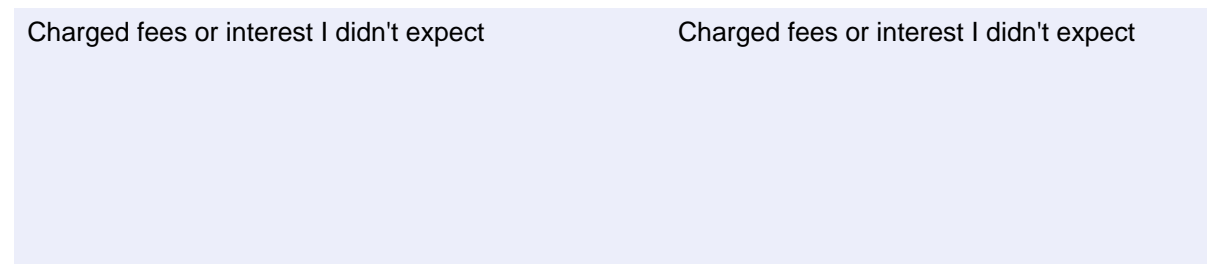


Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I sent this letter certified mail because I needed their prompt response to this issue. I requested that If they did find that I am remiss, and they did have my authorization to inquire into my credit report, I requested that they send me proof that I gave them written authorization to inquiry into my credit profile. the company have refused and have done nothing, claiming they did have my authorization.

lender charged my bank 2 days before agreement. Then charged XXXX times in one day, racking up insufficient funds fees

The amount of interest is ridiculous. I applied for this loan and did not anticipate it working like this. I make good money, and was in between jobs. My payments are over {\$300.00} and that barely covers the interest. I am in Louisiana and from the laws I can find this is a illegal practice. The company has links to previous loan statements but every one of them says the document is unavailable. I can see this company creating a new invoice with whatever numbers they would like.

XXXX XXXX XXXX at XXXX, XXXX XXXX, calls claiming to represent Cashnet. I have not received written documentation from this company, only a verbal claim that they represent CashNet USA.

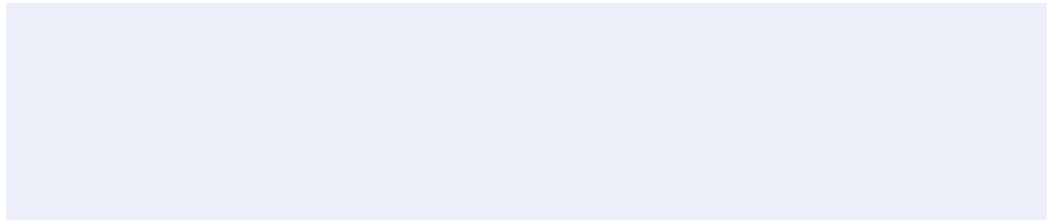
Even worse, this man called my son on his cell phone! My son is in no way connected to this situation. Yet this man threatened him with legal action, garnishment thru his employer and more.

Is a debt collector permitted to call any number he so chooses???

Please also note that I have contacted CashnetUSA a number of times over several months asking for written documentation as to whom represents them. I have not rec ; d anything.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company chooses not to provide a public response



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services	TX	760XX	Web	Servicemember
Community Choice Financial, Inc.	LA	707XX	Web	
Enova International, Inc.	OH	450XX	Web	

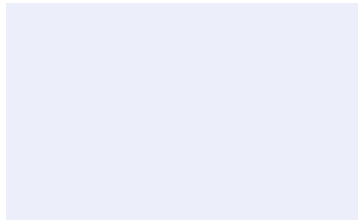
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

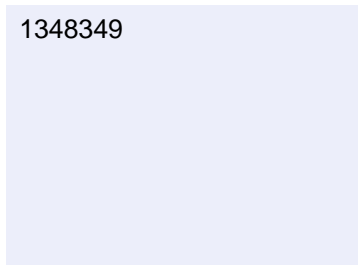
Consent provided	05/26/2015	Closed with explanation	Yes	No
Consent provided	04/27/2015	Closed with explanation	Yes	No
Consent provided	05/26/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1392252



1348349

1392436

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Is it not my right to know whom I should pay?

I applied to have a loan from a company named Duvera Financial so I can paid for my Truck transmission repair for the amount of {\$1500.00} in XX/XX/XXXX. I assume they told me 3 months without interest, but I undestood XXXX month without interest so I gave my XXXX XXXX XXXX account number and they withdrawn the monthly payments from XXXX to XXXX XXXX for the amount of {\$280.00} each payment. So when I made the XXXX payment I found out that I was only XXXX month without interest not XXXX months so I asked for the amount to pay off the debt and they told me {\$1000.00}.

I asked my daughter to lend me a credit card to payoff and I did it on XXXX XXXX for the amount of {\$1000.00}.

Days later my daughter forgot about the payment and asked the bank for more info about this company, but they never retained/stooped the payment but they only asked more information to this company (XXXX). In this time (XX/XX/XXXX) XXXX XXXX deposited a temporary sum of {\$1000.00} in my daughter 's account while they investigated the issue. That is the moment XXXX called me and said that now I owe them the sum of {\$1300.00} to pay off the loan. So in XX/XX/XXXX I paid XXXX Financial the sum of {\$1300.00} to stop any confusion and more interest charges. Also we asked XXXX XXXX to stop the investigation and we plead Duvera to return the over-payment they told us they needed more time and they promised they will return the money by the end of XXXX. In XXXX we claimed XXXX XXXX to proceed and return the over-payment of {\$1000.00} since XXXX never responded to us. In XXXX XXXX XXXX finally returned the amount {\$1000.00}.

I received a call from XXXX now saying they are going to send to collection because I owe them the sum of {\$29000.00} and if I do n't pay them they are going to proceed with the collection process. If I pay them the sum of {\$290.00} they will

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Duvera Billing Services, LLC

AZ

857XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/05/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1356564

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/01/2015 Payday loan Payday loan

05/15/2015 Payday loan Payday loan

05/17/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

send me a letter to cancel the debt.

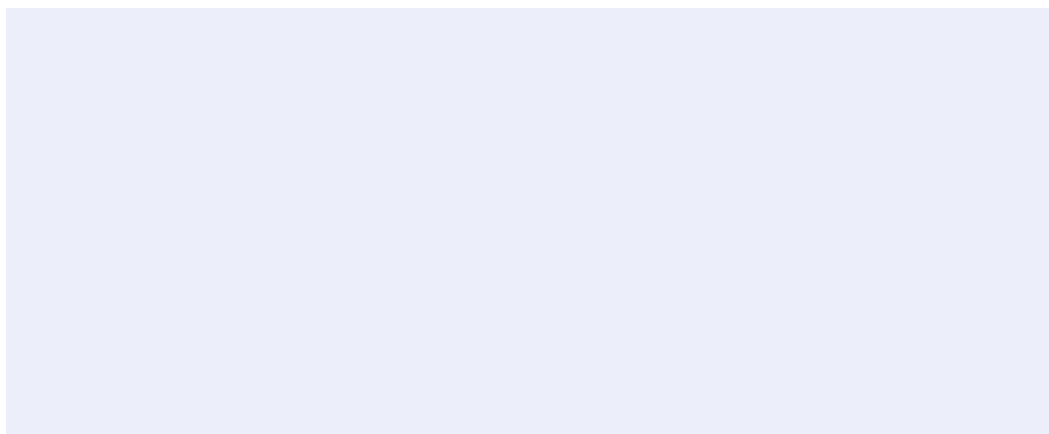
I revoked my ACH option for the loan. The loan was forwarded to a third party collections company who made an attempt to represent a check to my bank it was returned. I contacted the company on XX/XX/XXXX to let them know that they do not have permissions to present any checks to my bank. On, XX/XX/XXXX another check was presented and then I contacted the company they were hostile and were not appearing to offer a solution.

ace check cashing has been trying to withdraw money from my bank account multiple times every month putting me in even more debt because of the overdrawn fees that come with my bank. I have got some harassing phone calls from a unavailable number stating that they are going to send me to jail for 15 years if I do not pay them. I was even told by the person from Ace Checking that if I did not pay them today that they would send a police office to my door and arrest me. I get at least XXXX phone calls a day from them sometimes at XXXX I have told to stop calling me and to send me any information that they have to me by mail. I have even sent a letter to their company by certified mail telling them to stop calling me, but to no success.

I applied for a loan for on XXXX XXXX, 2015 for {\$420.00} providing correct information that I was paid on a monthly basis on the XXXX of the month and the due date for the loan was made XXXX XXXX. I extended the loan and made a partial payment on that date - but when they extended the loan they unilaterally switched my pay frequency to XXXX per month and made the payment due on XXXX XXXX - which I could not pay. I did n't know this until I got a reminder from them on XXXX XXXX. I e-mailed them on XXXX XXXX, and called on XXXX XXXX to get them to correct this error and they refused. They said I had to provide evidence that I was paid monthly, which I e-mailed them on XXXX XXXX. However, they still ran through the payment resulting in a {\$29.00} overcharge fee.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.	TX	778XX	Web
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ACE Cash Express Inc.	CO	802XX	Web
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Enova International, Inc.	NV	891XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/01/2015	Closed with explanation	Yes	No
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Consent provided	05/15/2015	Closed with explanation	Yes	No
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Consent provided	05/17/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1356594

1378121



1379524

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/02/2015 Payday loan Payday loan

06/02/2015 Payday loan Payday loan



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

However, they still ran through the payment resulting in a {\$29.00} overcharge fee.

They have now referred the loan to their collections department. As far as I am concerned unilaterally changing the terms of a contract under the guise of an extension of that contract is fraud.

I received a loan and paid off the loan. But then they said that I took another loan out. Never received the loan. They been calling me for XXXX days now. But they decided to call my MOM AND TO INFORM HER ABOUT MY LOAN PROBLEM. THEY STATED TO THAT THEY HAVE THE RIGHT TO GIVE ANYBODY MY INFORMATION IF THEY KNOW MY LAST XXXX NUMBERS OF MY SOCIAL.

Have several payday loans but am currently unable to pay them. I 'm working with a Payday Debt Solution group and am still getting calls threatening legal action.

Got a call today from a XXXX XXXX at XXXX advising that legal action would be filed for misappropriation of funds unless I returned the call today.

I returned the call and immediately XXXX began asking me questions to " verify " that he was talking with me. I refused to give him any information and he indicates that a lawsuit will be filed.

I checked the phone number he gave me XXXX and it 's registered to XXXX XXXX XXXX of XXXX, Texas.

I believe this is a scam and this individual (he did not give me the name of his company when he left a message -- only that it was the legal department) .is a scam artist.

I hung up on him.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check City Partnership, LLC

NV

891XX

Web

Check into Cash, Inc.

OH

451XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/02/2015	Closed with explanation	Yes	No
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Consent provided	06/02/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1401423

1402282



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/28/2015

Payday loan

Payday loan

06/05/2015

Payday loan

Payday loan

05/22/2015

Payday loan

Payday loan

06/11/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I took out a loan with Speedy Cash for {\$750.00} in XXXX 2014. The total balance for the loan including interest was for a total of {\$920.00}. While I took out a pay day loan, the lanuage on the contract and especially the payment screen on the website made it seem as though I could make montly payments of {\$210.00} for 5 months without any repercussions. For the first three months the balance on my loan decreased, reflecting the payments I had made for a total of {\$630.00}. However, after making over {\$810.00} in payments I found out that I still owed the full balance of the loan because the payments of {\$210.00} per month were meant to pay only the interest on the loan and keep it open. Speedy Cash is now charging me {\$1000.00}, which is a higher amount than what was originally agreed on.

This is my XXXX complaint about Western Sky Financial. I got a call from their thrid party company a man name XXXX XXXX leaves a voice mail saying he is coming to my house with the sheirff deparment to serve me documents on a case against me, they called froma XXXX on the voice mail he told me to call a XXXX XXXX, I am sick of these low life people and their tactics.

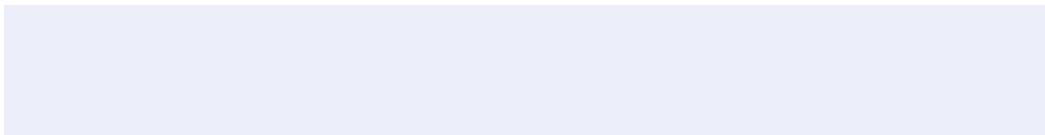
i was told by paypal credit i will have no interest and or fees for XXXX months after buying merchanidise on all merchanidise however now i find that paypal has spilt some payments for interest and fees to be paid in full

Cashcall reported inaccurate derogatory information on my credit file. They have now changed their name to Loan Me with no working phone numbers to Cash Call. I called XXXX to get assistance since they are the same company with a different name and they refuse to assist. They state that I have to call Cash Call for help. I explained several times there are no working phone numbers and to please provide me one, however, they are unable to provide me any working numbers either - even though it 's the same company. They state that I have to go to XXXX and find a phone number. I explained again all the numbers on XXXX are

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

TX

785XX

Web

Delbert Services

NM

871XX

Web

PayPal Holdings, Inc.

VA

240XX

Web

CashCall, Inc.

CA

928XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/28/2015	Closed with explanation	Yes	No
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Consent provided	06/05/2015	Closed with explanation	Yes	Yes
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Consent provided	05/28/2015	Closed with explanation	Yes	No
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Consent provided	07/14/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1395750

1409482

1388719

1417239

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/23/2015

Payday loan

Payday loan

06/29/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

non working numbers, and they still refuse to assist.

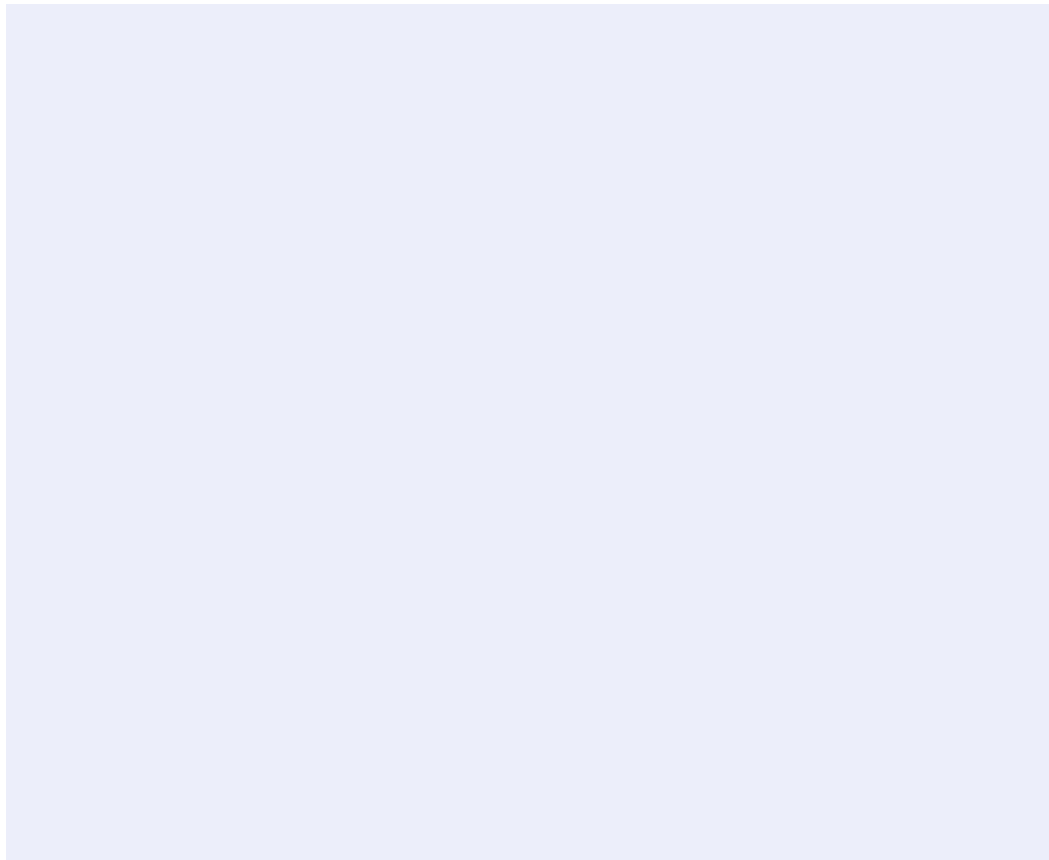
Took out loan through Rise XXXX was advertised as a loan to help boost credit and get back to responsible borrowing. Used as consolidation - took out XXXX XX/XX/2014, now it is showing as owing XXXX I contacted lender multiple times asking for reduced payments, and payment arrangements, with no response. It is now charged off and with a collection agency.

XXXX XXXX, XXXX XXXX Took out a payday loan with the Cash Factory out of XXXX XXXX. Due to medical reasons I was unable to pay back on the due date. Once I returned to work I spoke to a woman at the XXXX XXXX and worked out a payment arrangement. The arrangement was to divide the balance into XXXX payments of {\$310.00} every other week. The complaint I have is during the call (which I 'm positive was recorded) I was told that I would be able to move a payment out if I was unable to make the payment. I was told that I needed to make a single payment in XX/XX/XXXX. I made the payment. The next payment was due on XX/XX/XXXX. When I called to move this payment out I was then told that I could n't move any payment except with in the month that it was due. So I was told that I had to make the XX/XX/XXXX payment and could move it to today XX/XX/XXXX and only that date. I moved it to today XX/XX/XXXX but rent was more important than that payment so I 'm unable to make the payment. I was told if I did n't make the payment they would be able to come after the whole amount at any time on any date which through the initial agreement will be on a Friday pay day because now they know my bi-weekly pay dates.

I was lied too during the initial call about moving out a payment which became relevant during the subsequent call where she stated I could not move any payment.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Risecredit, LLC	SC	296XX	Web
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2233 Paradise Road LLC	NV	895XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/26/2015	Closed with explanation	Yes	Yes
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Consent provided	07/06/2015	Closed	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1435154

1442682



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/18/2015

Payday loan

Payday loan

05/30/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I initiated contact with the lender to set-up a payment. My account is past due b/c I lost my job, and am unable to make a payment. When I contacted them, I attempted to set-up a payment for Tuesday, XXXX XXXX, 2015, when my unemployment benefits are made available to my account.

She began harassing me - asking me for the balance of my checking account ; asking me how my account has {\$0.00} available instead of a negative balance ; then telling me that i 'm giving her orders.

Despite my attempts to set-up something to make good on the loan, I was unable to speak with someone who would work to resolve this issue with me.

I believe harrassment of this type with borrowers is unfair, and that when borrowers who are trying to fulfill their obligations, despite their unfortunate circumstances, should not be subjected to this kind of bashing.

I took out a payday loan expecting it to be a decent amount that was owed back. The interest rate was too high and at this time I am a student that is unable to set up a payment plan with the loan company. Today I received a threatening phone call saying that i had an order for my location, and that I would be arrested. It scared me, so I contacted the court house they claimed I had a case with and there were no records there. Also, I went online to make sure there was no warrant or such for a failed loan. The bank account that I used back in 2012 when I received the loan has since been closed because it was almost over 4 years ago! They are harassing me saying that I committed a crime of sort. When I have done no such thing. I had an email sent a few months ago that I responded to explaining to them that I would not be able to pay the funds at the time. Unfortunately Im not sure what else to do, and Im not sure If I am legally in trouble or what is going on.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

TX

770XX

Web

ACE Cash Express Inc.

VA

221XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/18/2015	Closed with explanation	Yes	No
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Consent provided	05/30/2015	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1427510

1398965

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/29/2015	Payday loan	Payday loan
06/19/2015	Payday loan	Payday loan
06/10/2015	Payday loan	Payday loan
06/05/2015	Payday loan	Payday loan
06/16/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

They say I had a loan and it was deposited into a PNC bank account. I never had a PNC account. Told them this several times but get calls XXXX per day. I am now dealing with bank to verify my non account status. getting calls from XXXXXXXX All about the same so called loan. I also did not apply for an on-line loan

They did an unauthorized debt out of my account for the XXXX.

I obtained a XXXX loan from castlepayday.com not knowing that the company held no license to transact business in my resident state of Ohio. I was rushed into signing an agreement during a desperate time and did not understand the terms and the outrageous interest rate I was being charged. The person on the phone barely spoke English

I received a call from Ace Cash checking a few days before the XXXX of XXXX stating that Maine law prohibits them from doing the loans anymore The lady stated that I had to pay my loan amount by XXXX XXXX and threatened me with collection before I was even do. I stated that I was only expecting to pay the XXXX and that I have a new job and I would n't receive a paycheck until XXXX. The lady on the phone told me to make sure i reached out to them and that it will go on my credit report. She also told me that she would n't have a job because her and her coworkers had been laid off. I Received an automatic bank draft of XXXX on XXXX and when I tryed to call and resolve the female offered me no resolution and stated I signed a document and the could do it when they wanted to. I had no choice but to stop payment and close my account.

I took out a short-term payday loan for XXXX. I committed myself to paying the loan off in a month or two. I called Wilshire Consumer Credit to find out what amount I owed in order to pay-off the loan in full. The representative told me, " based on your recent payments, you only owe XXXX. " I sent the company a payment for the full amount thinking that I had satisfied my debt. Several months

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PNC Bank N.A.	OH	442XX	Web
Community Choice Financial, Inc.	PA	155XX	Web
Big Picture Loans, LLC	OH	441XX	Web
ACE Cash Express Inc.	ME	040XX	Web
Westlake Services, LLC	CA	913XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/21/2015	Closed with explanation	Yes	No
Consent provided	06/19/2015	Closed with explanation	Yes	Yes
Consent provided	06/10/2015	Closed with explanation	Yes	No
Consent provided	06/09/2015	Closed with explanation	Yes	No
Consent provided	06/18/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1443373

1428992

1415612

1408305

1422811

Payday Loan Complaints with Consumer Complaint Narratives

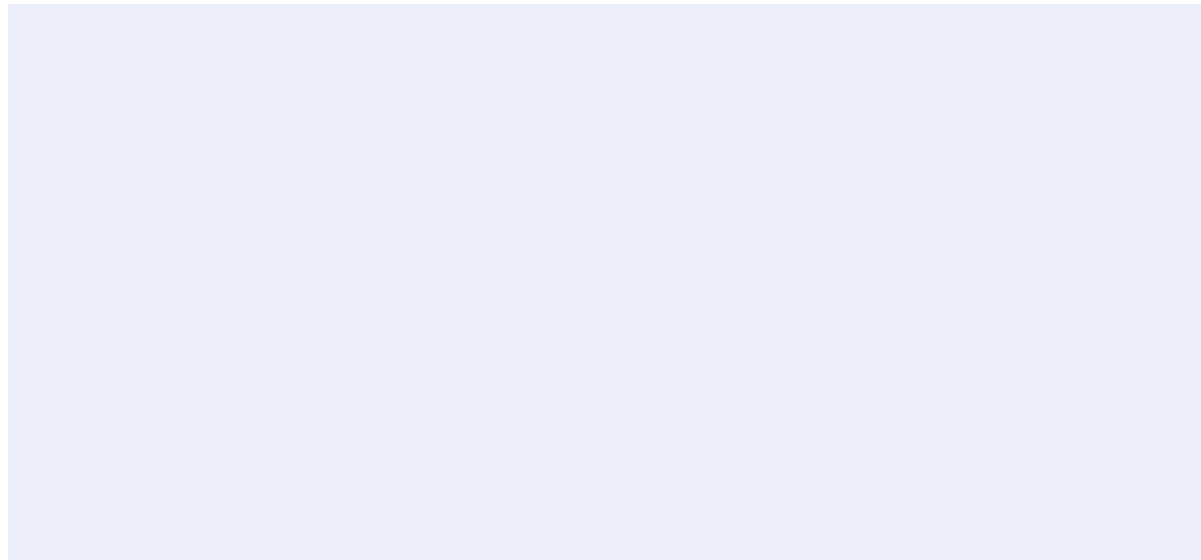
Based on Consumer Complaints

06/20/2015 Payday loan Payday loan

06/16/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

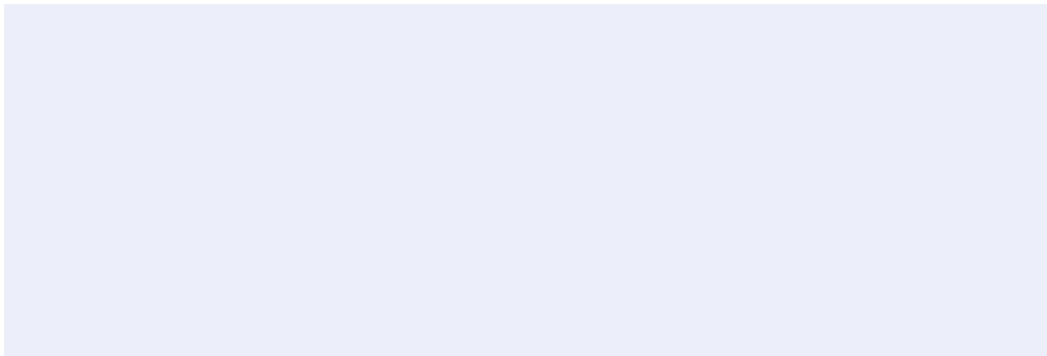
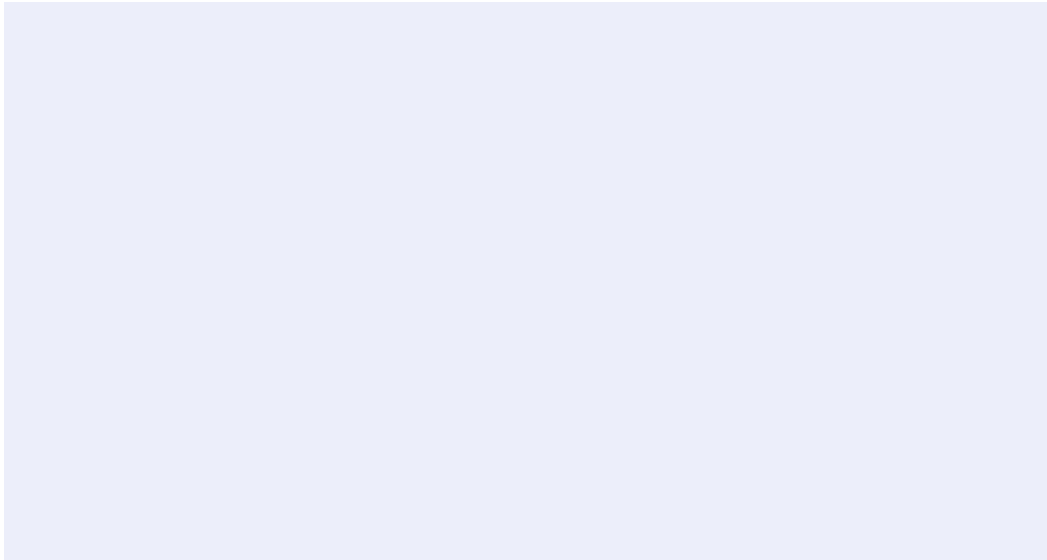
payment for the full amount thinking that I had satisfied my debt. Several months went by and Wilshire continued to send me monthly statements. On these statements where the section " amount due " appeared, the amount was XXXX. After three months of getting the same statements, I received a statement that said I owed XXXX. Irate, I called the company to get answers. the customer service representative said that I was given the wrong amount to settle the debt. I was given the wrong amount by XXXX! I learned that over the few months I thought my account was paid in full, they were charging me a monthly interest rate of 170.99 %. Now they say I owe XXXX! But the bill says I only owe the XXXX. I refused to pay anything outside of this amount. Wilshire Consumer Credit said they would settle for XXXX. I find this treatment and billing unacceptable. It is so disrespectful to consumers like me that I am reviewing my account with a lawyer to fight this company in court. Predatory lending at its WORST!

XXXX calls my mobile phone daily asking me to " bring my account current " with them. I have never had any loans with this company or prior contact with them. The messages are automated voice recordings made outside of hours where I can speak to someone and get them to stop. I have found that this company is based in XXXX XXXX and thus acting outside the laws of the United States and the state of Texas.

I am receiving calls from fake process server named XXXX XXXX saying he will come to my place of employment to serve me. He gave me the phone number of the " client " to contact. I called the number XXXX and spoke to XXXX XXXX. She began by stating I had committed fraud maliciously and I was going to be prosecuted for a payday loan that involved XXXX XXXX checking account in Florida. When I asked her if she was a debt collector, she replied " yes ". I asked her why she did n't read me the XXXX warning as is required by the FDCPA. She then began to read the XXXX warning. I told her that she was violating federal

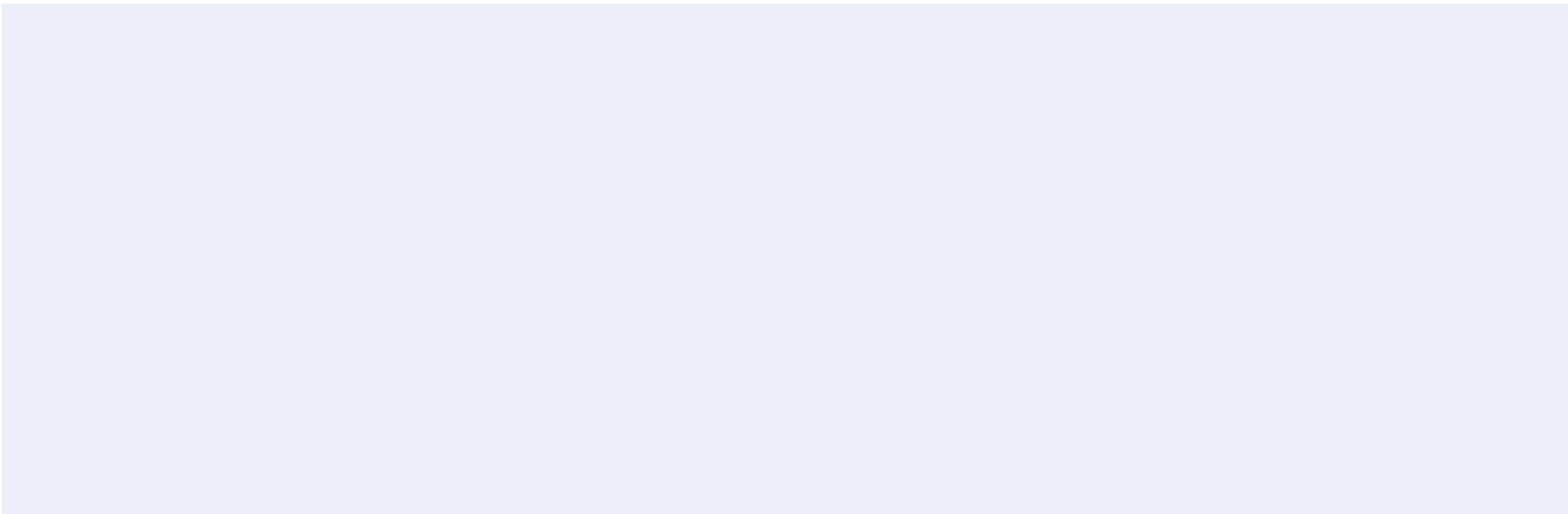
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

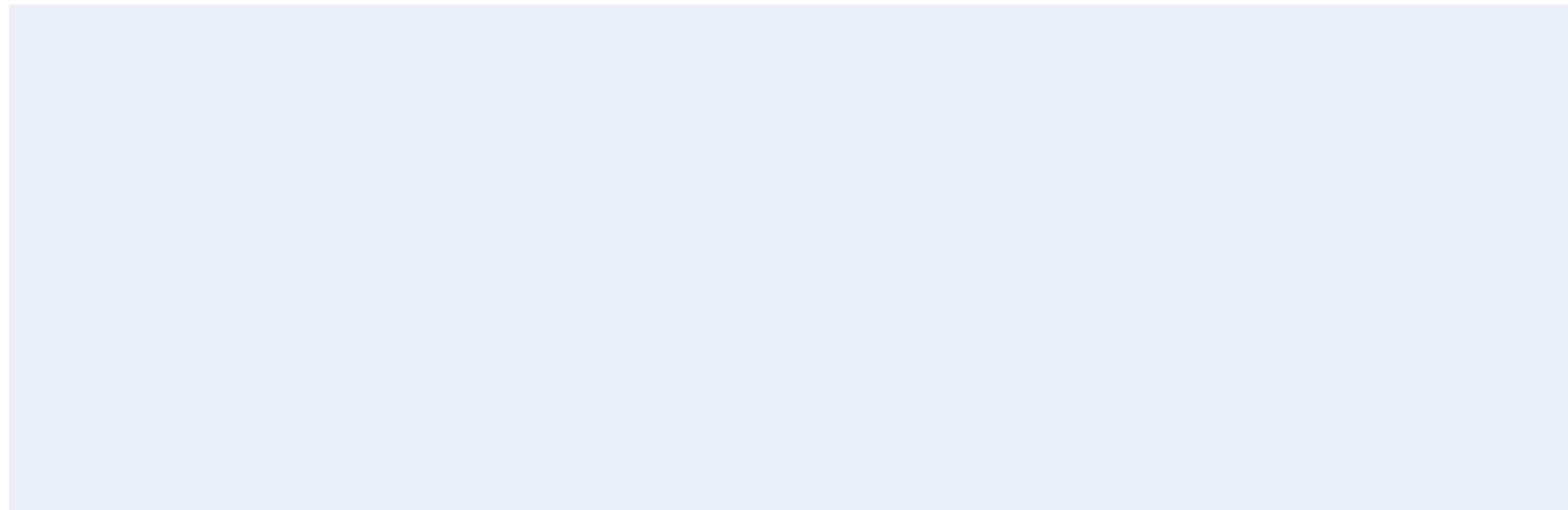


Zarvad III S.A.	TX	787XX	Web
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Solidus Group LLC.	FL	320XX	Web
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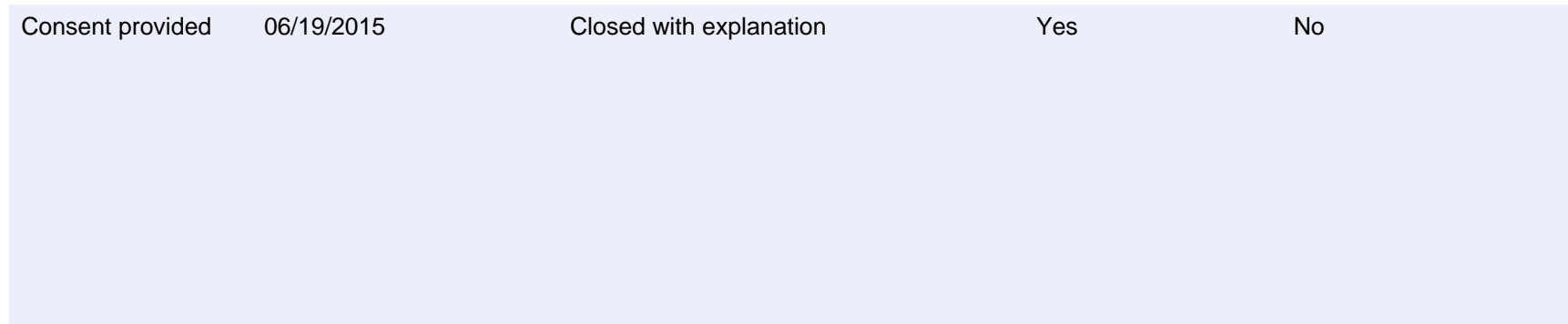
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



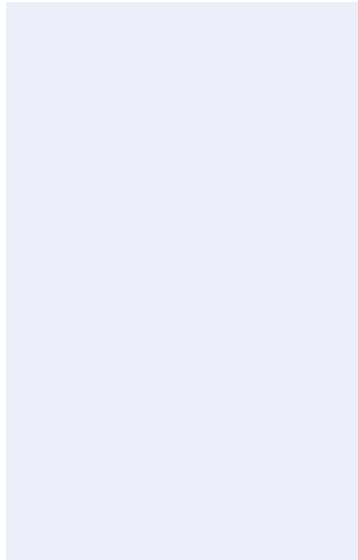
Consent provided	06/20/2015	Closed with explanation	No	No
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Consent provided	06/19/2015	Closed with explanation	Yes	No
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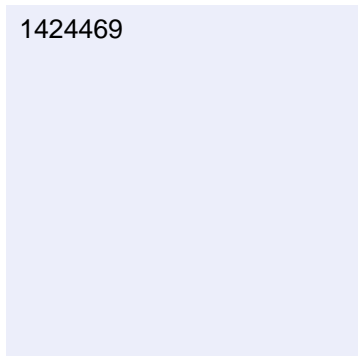


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1428819



1424469

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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06/30/2015

Payday loan

Payday loan

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06/26/2015

Payday loan

Payday loan

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07/10/2015

Payday loan

Payday loan

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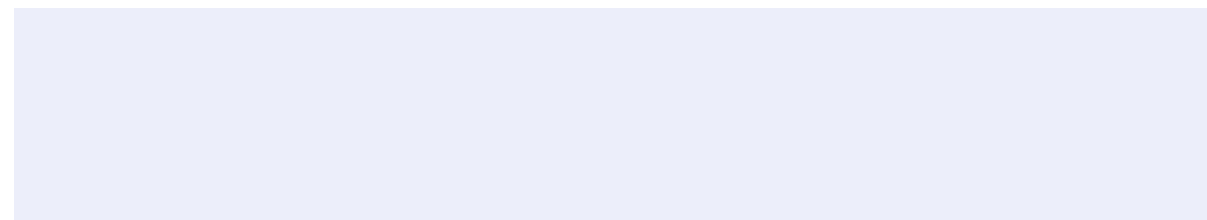
07/10/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

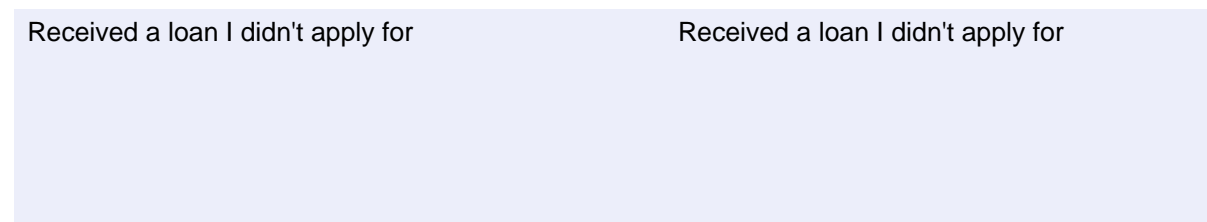


Payment to acct not credited

Payment to acct not credited

Can't contact lender

Can't contact lender



Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

collection debt practices law by having someone call to threaten me with serving a warrant and by not identifying herself as a debt collector. Then she began to yell at me that I was a criminal and I was going to be arrested for stealing money. I hung up and XXXX minutes later she called me back to tell me that she was n't afraid and I was going to be sued and then she hung up.

I have received a line of credit of {\$1500.00} from cashnet USA. They was charging interest on my account everyday until it got up til {\$1900.00}. My first payment of almost {\$200.00} did n't go towards non of the loan. My next payment of {\$280.00}, they charge {\$160.00} in interest the rest towards my principles. They take {\$290.00} out of my account every XXXX weeks. So they are charging extra interest towards this loan. My balance as of today is {\$1700.00}. If I make the payments accordingly to how they are taking the money out of my account, I will pay them over {\$3000.00} for a {\$1500.00} advance credit loan.

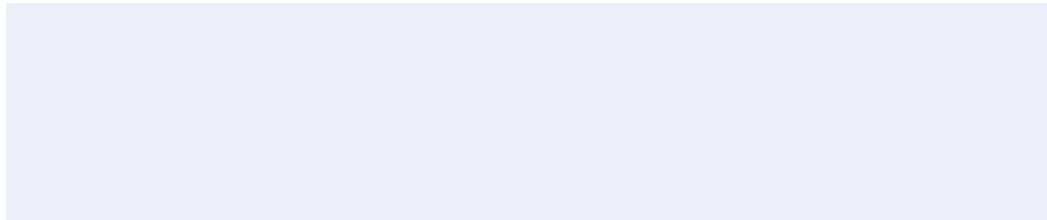
Lender us still reporting on credit report although loan was paid. Date reported on the credit for last payment date is listed incorrectly as XXXX/XXXX/2015 representative agrrededto delete trade line once account was paid to XXXX. Item remains without itemized explanation.

I was told by this company only told me XXXX.they wont told me who borrowed from or what I owe they wont provide any information and they call me (XXXX) and or they do is threaten me being garnish and actually physically threaten me.. They keep telling me I wont pay them but I do n't even know who they are and what I owe. they told me I borrowed this in 2010

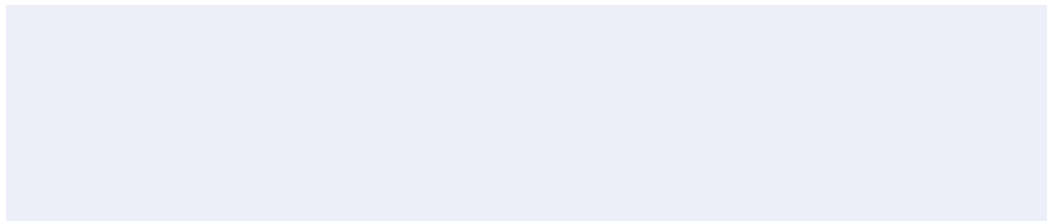
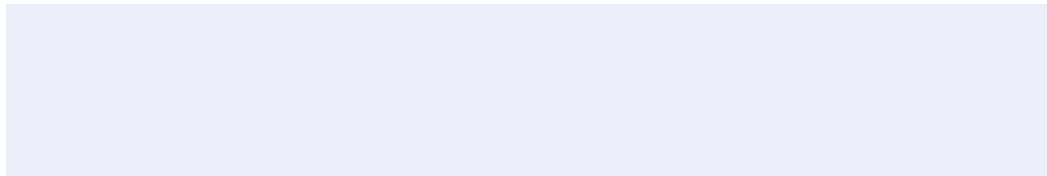
I received threatening phone calls from XXXX XXXX XXXX who is representing a client called Gateway. They told me that I owed on a {\$300.00} loan back in XXXX 2015. Gateway states they did n't get paid back and they are charging me with fraud and writing a bad check. I do n't even know who these people are. I tried to explain that to XXXX XXXX XXXX and asked for Gateway 's number. They

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	AL	354XX	Web	
Speedy Cash Holdings	TX	786XX	Web	
Reliance Exchange Group	NY	105XX	Web	
Capital One	MI	480XX	Web	Older American, Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	06/30/2015	Closed with explanation	Yes	No
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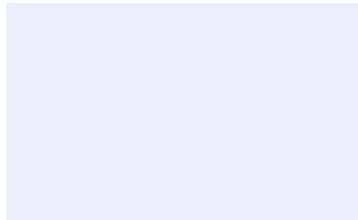
Consent provided	07/01/2015	Closed	Yes	No
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Consent provided	07/17/2015	Untimely response	No	
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Consent provided	07/21/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1444887



1439314

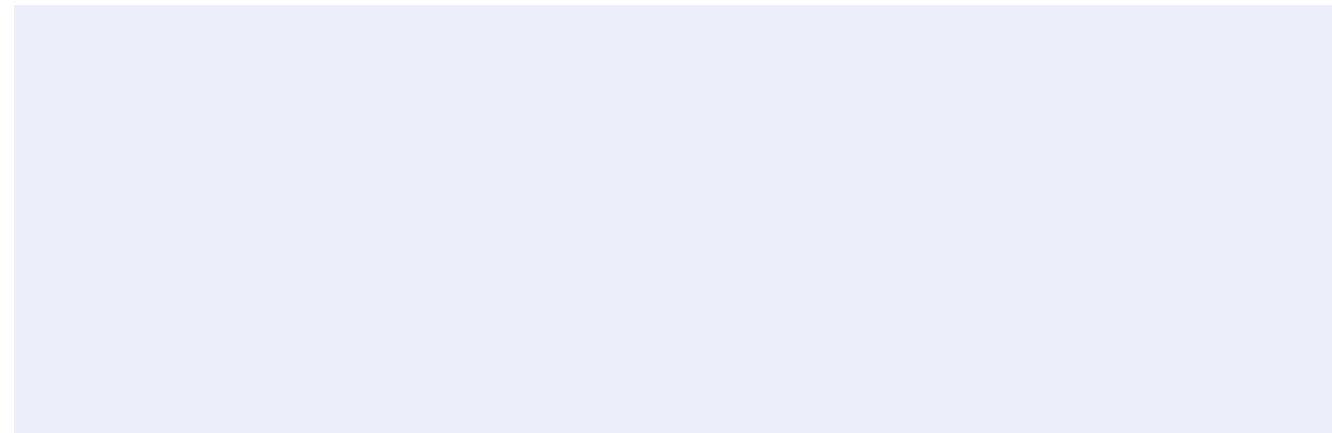
1461581



1461745

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



07/10/2015

Payday loan

Payday loan



07/08/2015

Payday loan

Payday loan

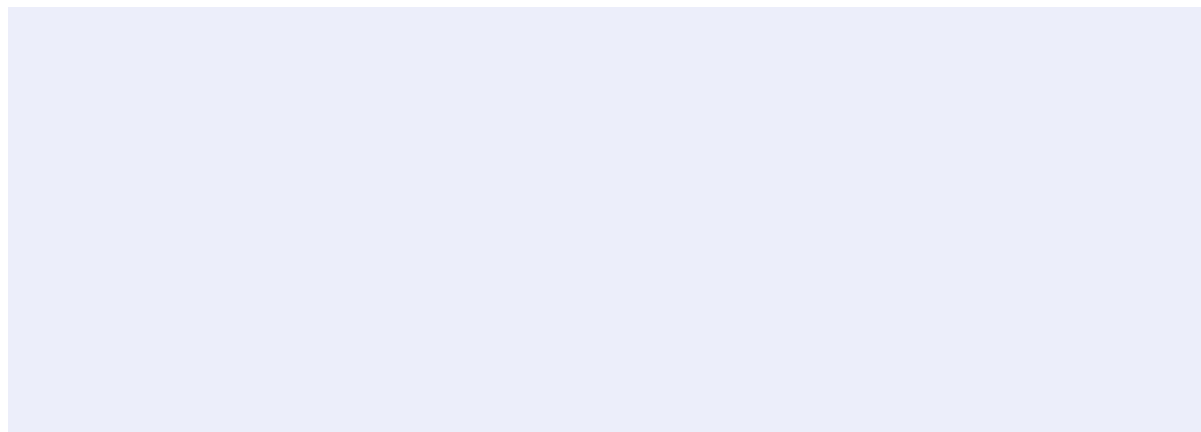
07/11/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

refused to give it to me. They had my SS #, business and personal phone # s but not the correct home address. They were threatening to contact my employer and make a visit to my home. They want to charge me over {\$2000.00}. for this " so-called " loan for {\$300.00}. I went through all my bank statements for the year of 2015 and never did I receive {\$300.00} in my bank. I asked why I never received any type of correspondence from Gateway. XXXX XXXX (the debt collector for XXXX) said that was not her problem and she was turning it over to the courts in XXXX County for lawsuit. Gateway and XXXX owe me an explanation for putting me through this horrible experience. I 'm ready to fight them in court because there is no way I ever dealt with them nor did I receive {\$300.00} in my bank.

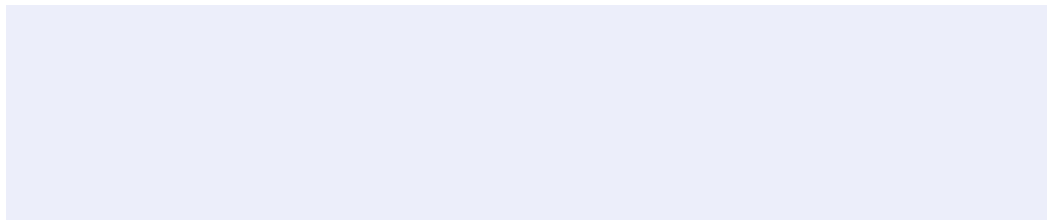
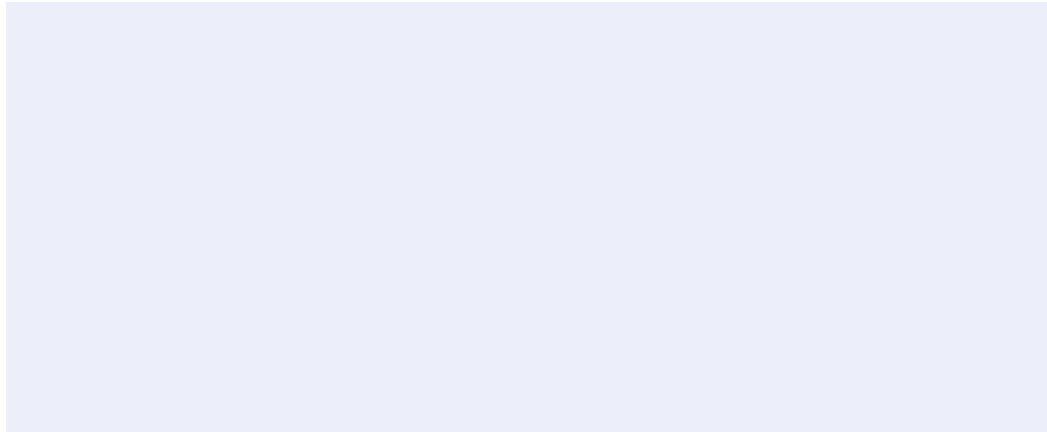
Payday Loan LLC did not credit my payment to my account and now they are reporting it as charged off on my credit report. As a XXXX XXXX who would like to be able to purchase a home, this mark is hurting my credit and my ability to access my XXXX 's benefits. Repaying with a cash payment is apparently a way that they can fraud people! I would not allow {\$310.00} to ruin my chances at buying a home.

I did not apply for a loan. Received no money. But for some reason this company thinks I took at a loan. They showed me a contract that does not even remotely look like my signature. I told them to send me an affidavit and I remove them from charging my account. I have looked at my account several times. There is not money there.

I applied for this payday loan in XXXX of 2014. I borrowed XXXX. At least I thought this was a payday loan. I told them I received my pension on the first of each month. I have been paying XXXX a month for an entire year. So far I have paid XXXX dollars on this loan with only XXXX going towards paying off the loan. I did not know this when I took out the loan. I am on a fixed income right now and this is destroying me.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



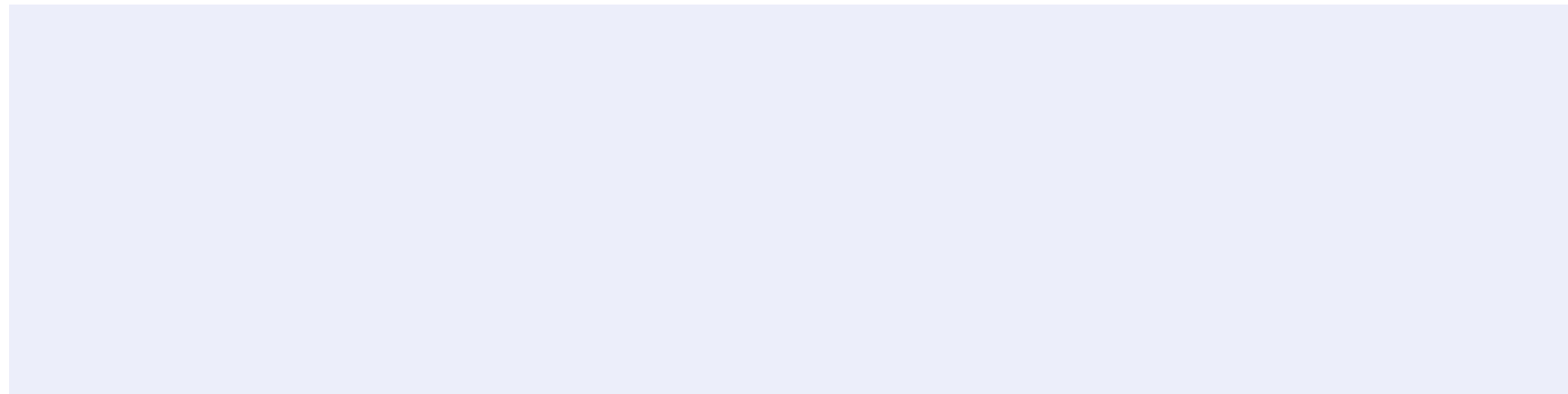
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan, LLC (CA)	CA	925XX	Web	Servicemember
Sokaogon Finance, Inc.	CA	950XX	Web	
Speedy Cash Holdings	LA	701XX	Web	Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



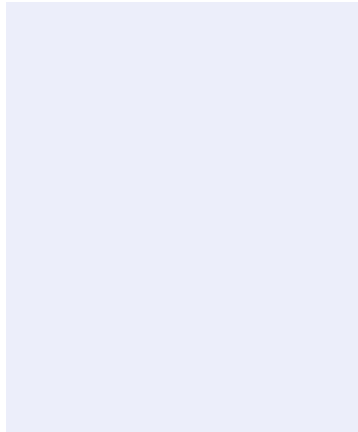
Consent provided	07/16/2015	Closed with non-monetary relief	Yes	No
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Consent provided	07/20/2015	Closed with explanation	No	No
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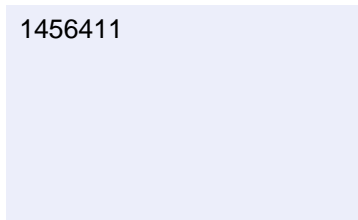
Consent provided	07/11/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1462592



1456411

1463546

Based on Consumer Complaints

Payday loan

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Received a loan I didn't apply for	Received a loan I didn't apply for
Can't contact lender	Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I have been contacted by a company Executive Acquisition about a payday loan I had with XXXX. I asked for them to verify the loan and the person I spoke with said at she would send the letter. She also stated that XXXX was a financial institution so she was going to sue me for attempting to defraud a financial institution and they were going to suspend my drivers license. She further added that although portions of her information was incorrect, the judge would not care about that part just the amounts owed mattered. After she sent the verification letter, it had only XXXX debt collector and no trace of XXXX or any of the previous collection attempts.

I did my due diligence and found that XXXX is not a financial institution, it is classified as a financial service. And that even if they take me to court they can only suspend my drivers license for lack of child support payments and losing a court case involving an accident and not paying on the judgement.

Needless to say, after educating myself and finding her information not credible, I was not in a big hurry to speak with her again. No after three days, she is adding some evading the payment or some such thing. I will be sending a certified letter to both organizations tomorrow. Apparently EAG is collecting on behalf of XXXX XXXX, XXXX.

EAG claims to have strict adherence to fair collection laws but I have not found that to be true.

Pay Day Loan was taken out in my name XX/XX/XXXX 2015 from " Speedy Cash ". I did not request this loan/application.

I received a loan from this company Easy Money a few months ago. I ran into some financial difficulties and was not able to pay the loan back. I put the loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Executive Acquisitions Group, LLC	CA	952XX	Web
Speedy Cash Holdings	IL	601XX	Web
Community Choice Financial, Inc.	TN	381XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/30/2015	Closed with explanation	Yes	Yes
Consent provided	07/21/2015	Closed	Yes	No
Consent provided	07/21/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1486250

1478596

1476699

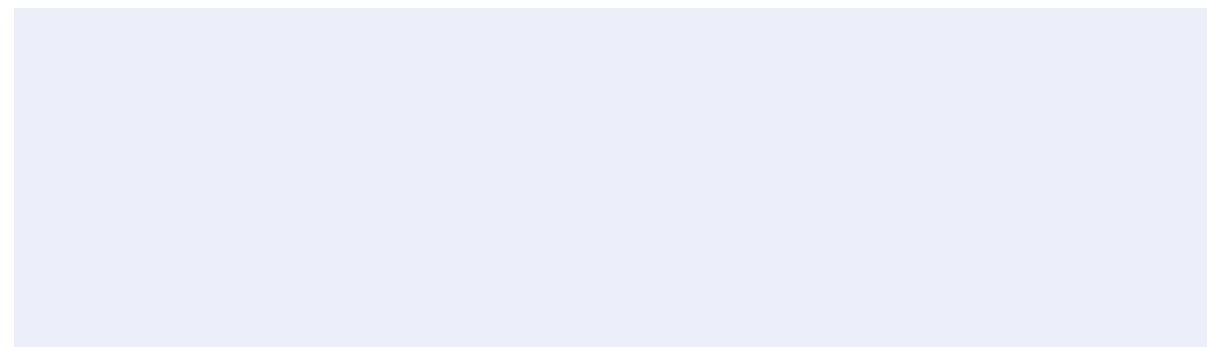
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/17/2015	Payday loan	Payday loan
07/30/2015	Payday loan	Payday loan
07/27/2015	Payday loan	Payday loan
07/09/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

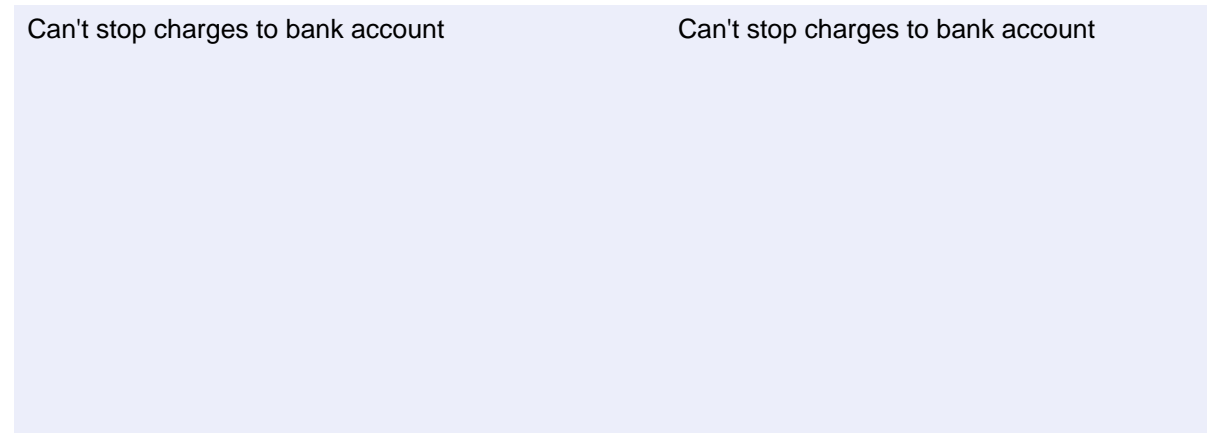
Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

under debt plan with a company called XXXX. I mailed copies of my paperwork. That I signed. To easy money they Continue. To call me .I received. A csll today from. XXXX they lady told me why she was calling me end I explained to that i had put them in my debt plan and all my other creditors had stopped calling me. I asked for her email or fax so I could have. The paperwork sent to them she said they do n't receive information. By email or fax. I asked how are they suppose to get the information. To her if she will nod give me the information. To give to them. She stated you do n't. Want. Listen to what I am saying so you have a good day

These people are not licensed to perform XXXX XXXX excessive interest rates XXXX operations in the state of California or the USA. They are charging me a interest rate of % XXXX and the department of business oversight of the state of Ca. said that they can not do that. Their phone number is XXXX

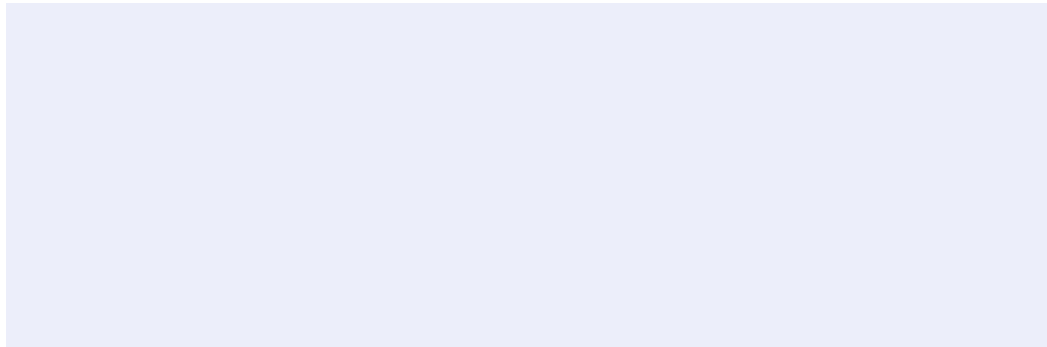
I was told this a pre trail intervention to call and avoid charges being filed for wire fraud and check fraud and a warrant will be filed for my arrest his name is XXXX XXXX phone # XXXX

Everytime they debited my bank account it was for more money than they were to get.

XXXX Missouri I took out a XXXX dollar loan at speedy cash in XXXX Tennessee I have a XXXX and I am on XXXX social security and they told me they would not lend me more than a XXXX dollars because of my XXXX I took the loan of a XXXX dollars and I went back a month later after I took the loan when I received my XXXX check and paid them the amount I owed to them.I have a receipt showing where I paid off this loan.It has been a year since I paid the loan and they are still taking money out of my s.s.i bank account they say I have a balance of XXXX and I paid that loan right after I took the loan out I am on XXXX and it takes everything that i get from s.s.i to live on.I am a XXXX also and this money that they claim that i owe is money XXXX and thing that i need to live on.

Payday Loan Complaints with Consumer Complaint Narratives

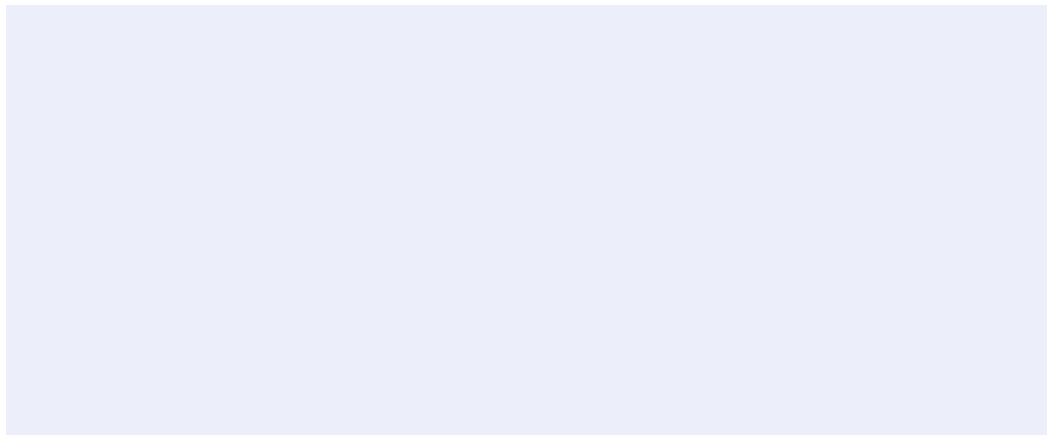
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Company can't verify or dispute the facts in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial	CA	917XX	Web	Older American
Delbert Services	TX	752XX	Web	
SFS, Inc	NC	285XX	Web	
Speedy Cash Holdings	FL	326XX	Web	

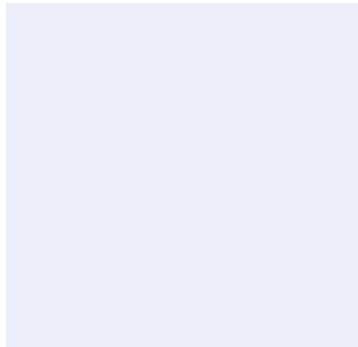
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

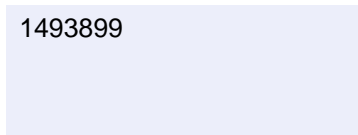
Consent provided	07/23/2015	Closed with explanation	Yes	Yes
Consent provided	08/11/2015	Closed with explanation	Yes	No
Consent provided	07/27/2015	Closed	Yes	Yes
Consent provided	07/09/2015	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

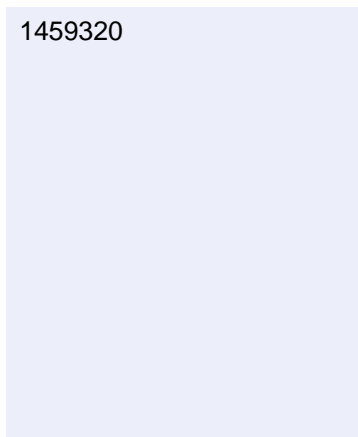


1477073



1493899

1487439



1459320

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/27/2015

Payday loan

Payday loan

07/09/2015

Payday loan

Payday loan

07/31/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

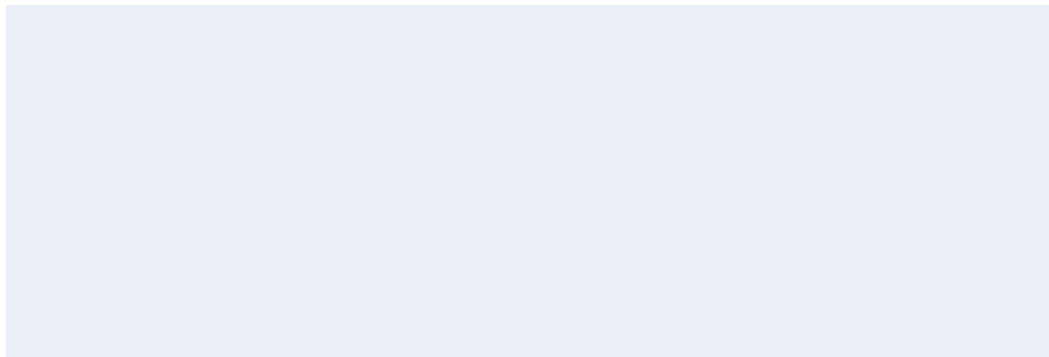
On XXXX XXXX, 2014 I made a settlement payment to XXXX XXXX XXXX to be credited to my account with XXXX XXXX in the amount of XXXX and some change. I received a call from a company called Debt Management Partners stating that they now own my cashnet account and that I still owe them monies. I do not as I have documentation which I am enclosing stating that I have paid them off. Please see attached. I paid this account with my XXXX credit card ending in XXXX. I refuse to pay for this account XXXX.

I received a a loan from Check N Go on XXXX/XXXX/2015 for {\$250.00} and a loan on XXXX/XXXX/2015. The XXXX/XXXX/2015 I think I applied for but the loan on XXXX/XXXX/2015 I don ; t remember asking for and if I did the loan from XXXX/XXXX/2015 was outstanding, therefore why did they grant the XXXX loan if the XXXX had not been paid. On XXXX/XXXX/15 Check N Go deducted XXXX payment from my account of {\$150.00} each. On XXXX/XXXX/2015 the loan company deducted {\$310.00} from my account. When I checked my account I realized that It was a check created without my knowledge and my account had been charged @ {\$200.00} for NSF. My bank is XXXX XXXX XXXX, located in XXXX XXXX, California. The loan company states that they called me at least XXXX times and called me place of employment @ XXXX times and I do n't remember any calls, and definitely did not hear from my employer.

My loan was due on XXXX/XXXX/2015 which I paid on XXXX/XXXX/2015. I was told my pay off would be {\$550.00} on a {\$300.00} loan so I paid it. The next day, I XXXX guessed that payment and called to inquire ; I was told by XXXX that she had to speak with XXXX the store manager and would call me back. I had not heard from XXXX so I called today, XXXX/XXXX/2015. XXXX simply apologized to me, stated there 's nothing she could do " days later " and offered me another loan for {\$200.00}.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Debt Management Partners LLC

HI

968XX

Web

CNG Financial Corporation

CA

902XX

Web

Older American

Speedy Cash Holdings

MO

640XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/03/2015	Closed with explanation	No	No
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Consent provided	07/15/2015	Closed with explanation	Yes	Yes
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Consent provided	07/31/2015	Closed	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

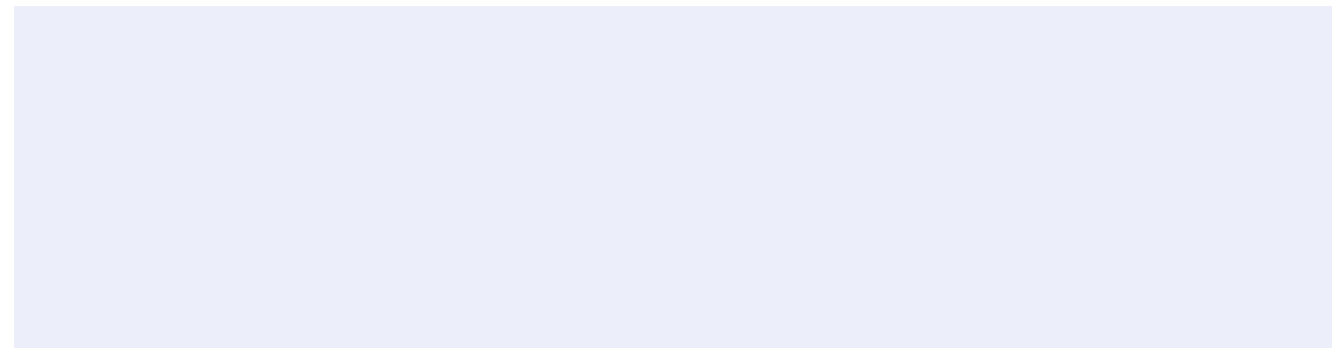
1489132

1458743

1496461

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



07/27/2015

Payday loan

Payday loan



07/18/2015

Payday loan

Payday loan

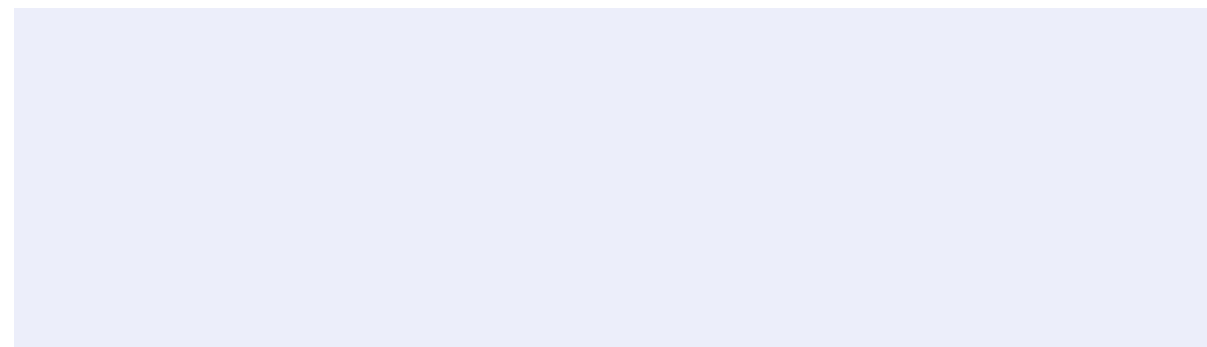
07/18/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I stood in front of the person helping me and counted out {\$550.00} and handed over a quarter. The girl handed me back a XXXX dollar bill and said I gave her {\$550.00}.

I was n't given a receipt or the copy of my contract. I was so disturbed over owing {\$250.00} on a {\$300.00} loan that I just walked out of the place.

I have been taken advantage of.

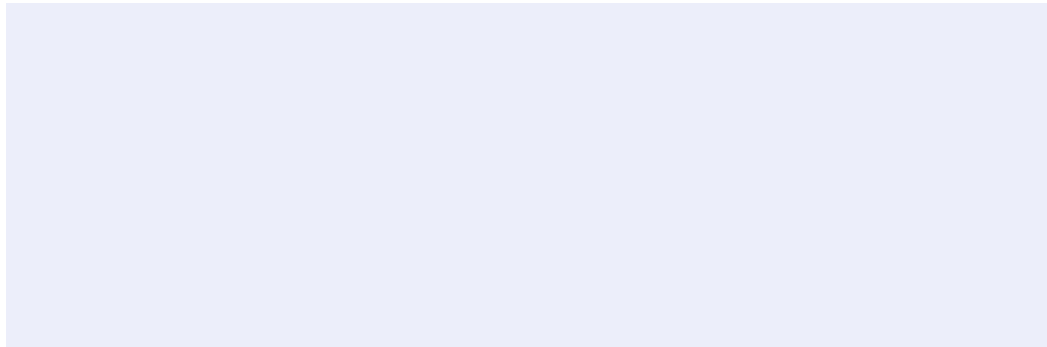
I received a loan for {\$2600.00} to date I have paid over {\$10000.00} I have asked to settle the loan because I am a single mom and the \$ XXXX monthly payment has become a challenge. They denied my settlement offer. I continue to make the scheduled payments and they continue to call me on a daily basis saying that I am behind when I am not. I am on the verge of tears and I just cant take the calls anymore. They say they will stop calling because the see that I HAVE been making the payments but the calls and emails continue. Please help!

I had my identity stolen. I had fraud alerts put on my credit with the XXXX credit bureaus. Blue Chip financial was going to approve a fraudulent loan, ignoring the fraud alerts. I found out through XXXX about the new loan and contacted Blue Chip to have it closed and have it erased from my credit report which is not happened.

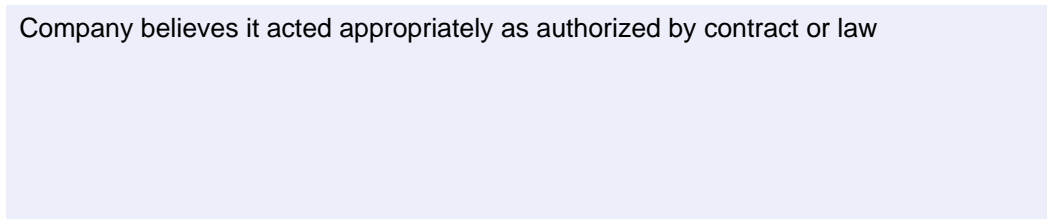
Cash Central at XXXX XXXX XXXX XXXX, XXXX UT XXXX phone XXXX XXXX XXXX obtained a HARD Inquire from my XXXX credit files on XX/XX/XXXX without having my application for a loan fully completed. I could not provide XXXX references in order to have my application fully approved to procede with the application for a short term loan ; consequently, my application NEVER was approved. Cash Central decision to traspass my XXXX files with a HARD inquire had damage my financial needs since a HARD inquire had lowered my CREDIT

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



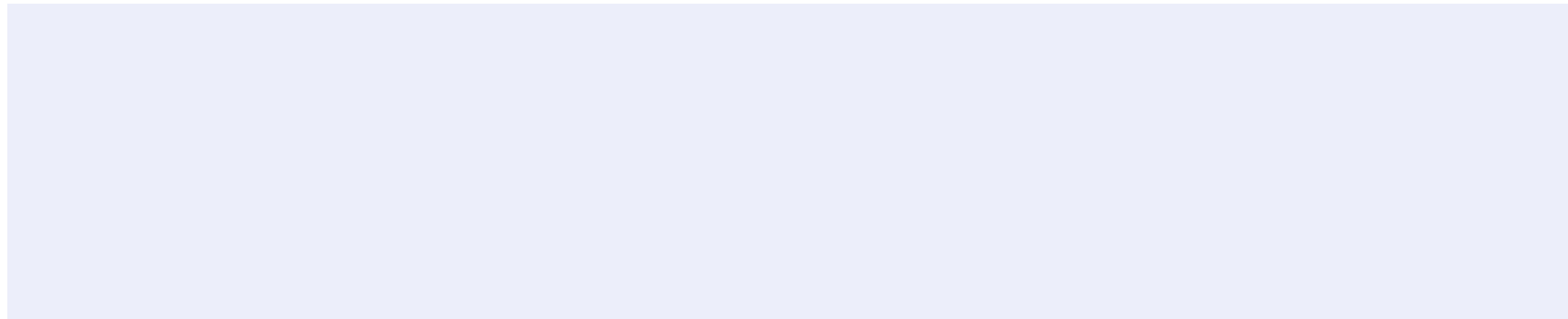
Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CashCall, Inc.

CA

927XX

Web



BlueChip Financial

NJ

079XX

Web

Community Choice Financial, Inc.

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	07/27/2015	Closed with explanation	Yes	No
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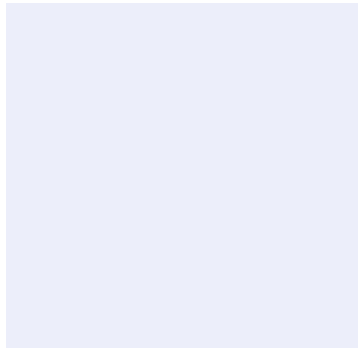
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Consent provided	07/24/2015	Closed with explanation	Yes	No
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Consent provided	07/18/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1489655



1478206

1473732

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/12/2015	Payday loan	Payday loan
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08/29/2015	Payday loan	Payday loan
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08/17/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

SCORE.

The original loan from Cash Call was for {\$2600.00} approximately two years ago and now has gone to a debt collector for a total of {\$11000.00}. When I applied for the loan originally, I went to their website to apply and consider whether to take the loan. Literally right after submitting my personal information and also before being allowed to finish the online process, I received a phone call, while at work, from a very aggressive and pushy salesperson type of representative. This person talked very fast knowing I was at work and persuaded me to accept the loan. There was never any paperwork for me to sign. Everything was explained verbally and very fast and I was directed to a website where I had to agree to terms I was n't clear on via E-signature. I never received an additional information through email or regular mail afterwards. The loan was deposited into my checking account almost immediately and I found out after the first automatic payment was taken that the payments were going to be over {\$500.00} per month which I do not recall agreeing to such an outstandingly high ammount. That loan eventually led to the my checking account being closed and the beginning of a financial meltdown in my life. I originally thought of the loan as a way to consolidate debts into XXXX payment that would be less than I was paying but It turned out to be much worse. I lost my car, my banking account, my credit and almost my home.

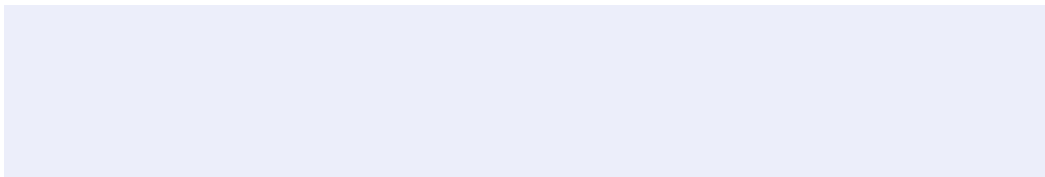
I did apply for a payday loan. When I asked for the repayment amount I was told it can only be determined after I accepted the loan. This occurred at rapid cash in XXXX XXXX Nevada. On XXXX XXXX and XXXX. The loan officer refused to give me proper information of the loan prior to me taking out the loan.

the lender will not stop calling harassing me and my family members this payday loan was from over XXXX years ago I filed a bankruptcy in XXXX 2015 Case Number XXXX that has not been discharged or dismissed it is still active -- XXXX phone number is XXXX XXXX XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.

CA

945XX

Web

Speedy Cash Holdings

NV

891XX

Web

Blueshore Recovery

NJ

080XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/12/2015	Closed with explanation	Yes	Yes
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Consent provided	09/04/2015	Closed with explanation	Yes	No
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Consent provided	08/26/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1515154

1543439

1522875

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/30/2015	Payday loan	Payday loan
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08/26/2015	Payday loan	Payday loan
------------	-------------	-------------

08/26/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

phone number is XXXX XXXX XXXX

Regardless if they had a sign up like they say referring to XXXX money mart has several signs they never pointed out an option menus and failed to tell me how much they charged me, now I want full reimbursement because they tainted my cash I want the full amount of the check I cashed because they tainted my money also the state of California does not want them burning me also they have copies of XXXX checks the XXXX was to my attorney and the other to me and they are withholding XXXX of them from you why?

The amount Speedy Cash charged is absolutely more than the amount I paid. I paid the amount of the loan but balance is XXXX that amount. I advised them to verify but got no response. The account is now with XXXX XXXX XXXX XXXX IN

I was given a payday loan of {\$2600.00} from a Company called XXXX XXXX back in XXXX of XXXX. This loan was illegal in my state of NJ. I found that out after taking the loan, and after I had paid back over {\$1800.00}. Payments were {\$290.00} per month, and hardly any of it went to principal (probably less than {\$20.00} a month).

Once this loan was issue, it was immediately taken over by some company in California called Cash Call so that it would look like a legitimate installment loan.

I was advised not to pay anymore money to this company in XXXX of XXXX. They were taking money out of my bank account, but I changed the account number once I was told not this loan was illegal.

I have complained about this company previously. They keep sending me offers to make payment on a loan that has now grown to over {\$10000.00} ({\$10000.00}) from an original loan of {\$2600.00} of which payment of {\$1800.00} had been made.

They are asking me to settle this loan for XXXX lump sum of {\$1200.00} by XXXX/XXXX/XXXX, or make XXXX payments of {\$170.00} starting by

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

DFC Global Corp

CA

953XX

Web

Speedy Cash Holdings

TX

752XX

Web

CashCall, Inc.

NJ

077XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/04/2015	Closed with explanation	Yes	Yes
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Consent provided	08/26/2015	Closed with explanation	Yes	Yes
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Consent provided	08/26/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1543834

1537508

1536584

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/11/2015	Payday loan	Payday loan
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08/22/2015	Payday loan	Payday loan
------------	-------------	-------------

08/14/2015	Payday loan	Payday loan
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08/19/2015	Payday loan	Payday loan
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08/27/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX/XXXX/XXXX, or make XXXX payments of {\$170.00} starting by
XXXX/XXXX/XXXX.

I am not paying them another cent for an illegal loan that they did not initially
make!

Why are these people allowed to stay in business???? they are crooked and
charge up to 300 % in interest.

I want them to cease and desist their collection efforts and wipe this loan off their
books and my credit report. Pls help.

I owe Ohio Acceptance Solutions Group money from a payday loan that I received
from them. Due to unforeseen circumstances, I am unable to make my payments
at this time and have been willing to set up an arrangement with them. I have
emailed them at least 15 times asking them to stop calling me at work because it
puts my job in jeopardy. They continue to call and hang up. They are calling from
XXXX. If you call that number back, it is them. I need these calls to stop!

Someone used my SSN and personal information to apply for a loan to deposit
money into a checking account also opened with my information. They emptied
the checking account and failed to pay. Now a third party collection agency is
calling my personal work phone used for business purposes only.

Calling me at work for {\$1000.00} in fees

Castle Payday Loan Inc. sent me what looked like a solicitation for a Payday loan
via the USPS on or about XXXX XXXX, 2015. After contacting Castle, it seems
that the solicitation was an attempt to collect on a Payday loan, which i canceled
more than three years ago and for which interest continues to accrue. They also
refused to provide documentation supporting the alleged debt.

Took out a, loan of {\$550.00}, payments automatically taken from my XXXX card
for {\$100.00} on the XXXX and XXXX of each month. Interest rate is % XXXX
totalling XXXX being paid back on a {\$550.00} loan. I have since lost my job.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Acceptance Solutions Group, INC	OH	432XX	Web
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Focus Holding Company	GA	300XX	Web
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Cornerstone Mitigation	FL	325XX	Web
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Big Picture Loans, LLC	MD	208XX	Web
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Check into Cash, Inc.	MO	641XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/17/2015	Closed with non-monetary relief	Yes	No
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Consent provided	08/31/2015	Closed with explanation	Yes	No
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Consent provided	08/14/2015	Untimely response	No	
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Consent provided	08/19/2015	Closed with explanation	Yes	No
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Consent provided	09/03/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1560213

1531600

1518869

1525469

1540842

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/25/2015	Payday loan	Payday loan
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08/28/2015	Payday loan	Payday loan
------------	-------------	-------------

09/04/2015	Payday loan	Payday loan
------------	-------------	-------------

09/25/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

totalling XXXX being paid back on a {\$550.00} loan. I have since lost my job.

I received an email from XXXX XXXX XXXX demanding payment for a loan and threatening legal action. Also my social security number, informing my employer, and I have to contact them immediately or else! I received the email at XX/XX/XXXXin addition I have never had ANY association with this company or payday loans. This is after they have already been cited for these practices and been ordered to pay millions because of this in XX/XX/XXXX! This is XX/XX/XXXX. I refuse to contact the company because I wo n't give them ANY personal information.

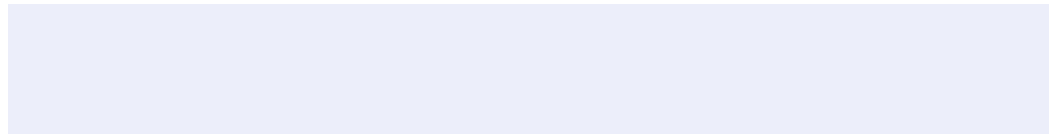
Lender hired Eastbrook Group to collect debt. They have repeatedly called place of employment threatening legal action and service. Caller XXXX XXXX XXXX, gives claim number # XXXX to collect debt.

Received a call at work alleging I owed a payday loan with XXXX taken out on XX/XX/XXXX ; when I requested documentation to be emailed, the caller (XXXX) claimed it could not be done for several hours. The caller claimed to have contacted my home on XX/XX/XXXX, my phone records show no calls on this date. I advised the caller I had not taken out a loan with this company and it is illegal to contact my place of business. The caller requested my credit card information which I declined. The caller called from WWCC located in XXXX, XXXX and is not licensed to do collections in the State of XXXX and in accordance with XXXX 's statute of limitations for debit collections is three (3) years which has expired as of XX/XX/XXXX. Again, I have not done any business with XXXX or any entities associated with this company.

I initially borrowed {\$500.00} in XXXX 2015. To date, I have paid {\$990.00}. I read the loan payments would be monthly, but they withdrew them every two weeks, which have left myself and my children short for rent, utility payments and food. This loan XXXX lacing my family at risk and I am requesting assistance with

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation	VA	201XX	Web	Servicemember
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The Eastbrooke Group LLC	TX	751XX	Web
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World-Wide Communication Center	MD	207XX	Web
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LDF Holdings, LLC	MA	027XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/25/2015	Closed with explanation	Yes	No
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Consent provided	09/11/2015	Closed with explanation	No	No
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Consent provided	09/25/2015	Closed with explanation	Yes	No
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Consent provided	09/30/2015	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1534614

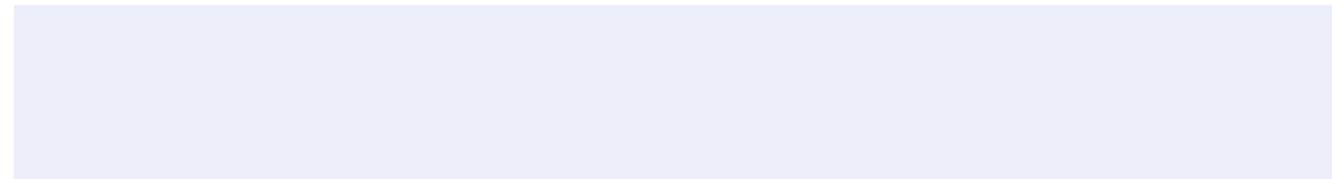
1542052

1552779

1580376

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/10/2015

Payday loan

Payday loan



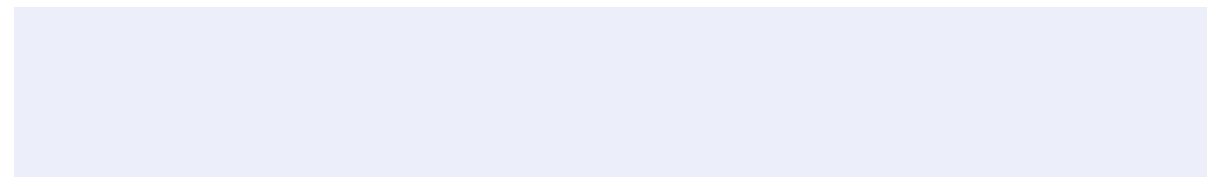
09/15/2015

Payday loan

Payday loan

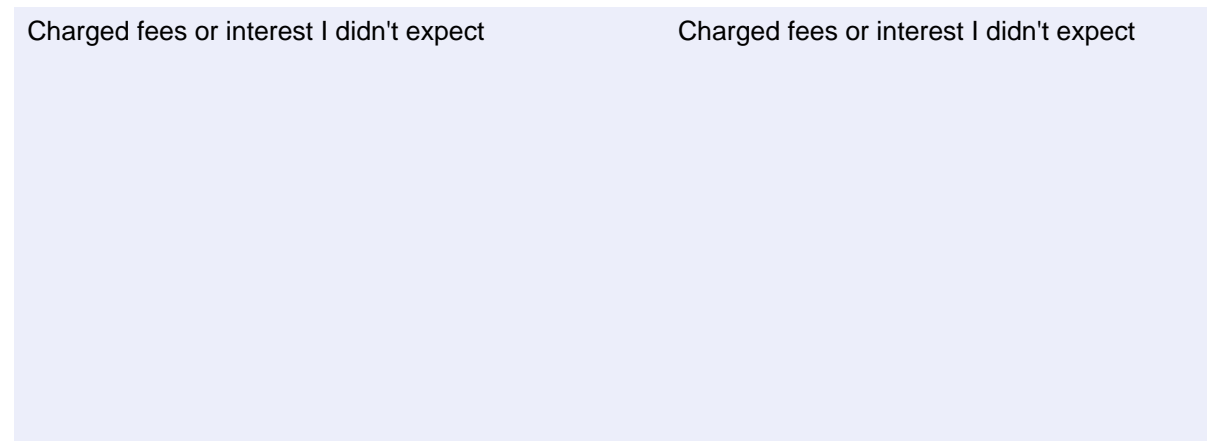
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

This loan XXXX lacing my family at risk and I am requesting assistance with addressing this fraudulent matter. I was informed by my Financial Advisor, that Payday loans are illegal in Massachusetts. I 'm battling XXXX and need to be sure I can protect my children. Please help us.

I went on vacation 1 day before XXXX of my pay dates which was XXXX/XXXX/15, so the company said they would make my due date on XXXX/XXXX/15 since I was returning from vacation on XXXX/XXXX/15 and the company would be closed until XXXX/XXXX/15. They led me to believe my next pay date would be on XXXX/XXXX/15. Instead I paid my payday loan and they set it for XXXX/XXXX/15 instead of the XXXX/XXXX/15 I had been told. so in 3 days I would be paying another XXXX fee for a payday loan. I believe this is wrong and a way to take advantage of payday loan customers. I believe this companies need to be regulated closer and ones like Cash Express and basically using threats and extortion on their customers to scare them when all they do is collect court cost. They can not press criminal charges. Cash Express needs to be regulated better and not using scare tactics to intimidate customers. XXXX is the manager and XXXX was who waited on me.

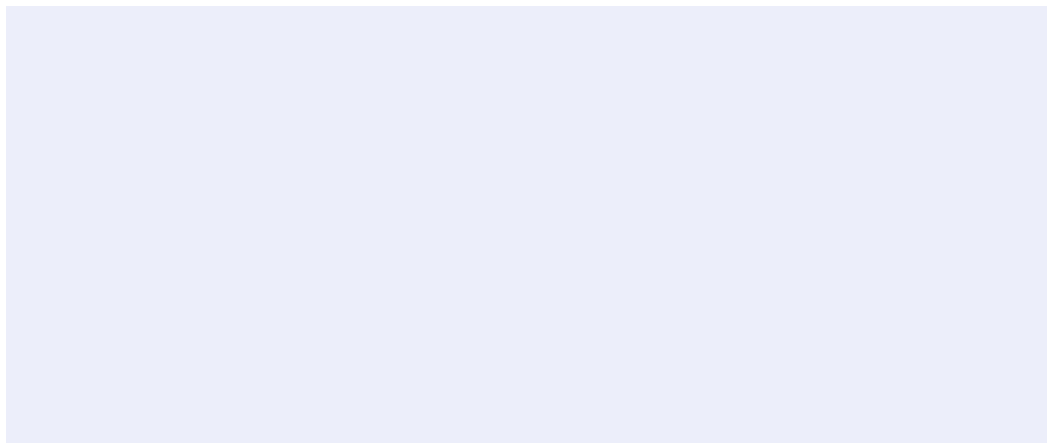
I got a loan because work was slow and loan was for rent. This was over 4 years ago I lost my job and became homeless could not get a job just 8 months ago I got on XXXX living with mom finally get on my feet still no job but getting progressI get a call from some office and it 's for ace cashLady talking to me like I 'm idiot until I got mad she said they taken me to court blah blahOk is this possible if so I want to fight these guys and old tactic they using that is illegal in CaliforniaSaying took the loan with intentios of not paying it backSo I said listen lady are a you mind read or whatHow can you try to tell me you know why I got the moneyThat 's what you said not meShe like I 'm not the bad guyI said yes you are I 'm not the idiotMy loan was for XXXX \$ now they want XXXX \$ Take me to court I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

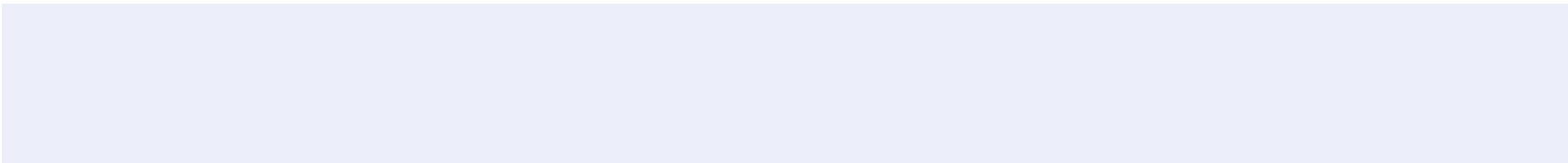


Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Cash Express, LLC

TN

382XX

Web



ACE Cash Express Inc.

CA

910XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	09/15/2015	Closed with explanation	Yes	No
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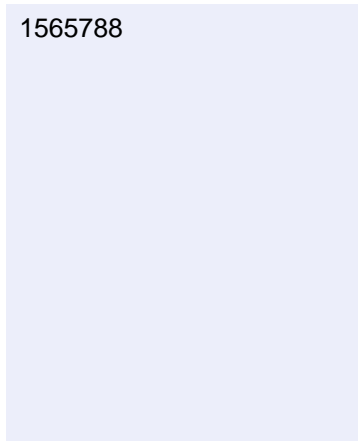
Consent provided	09/15/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



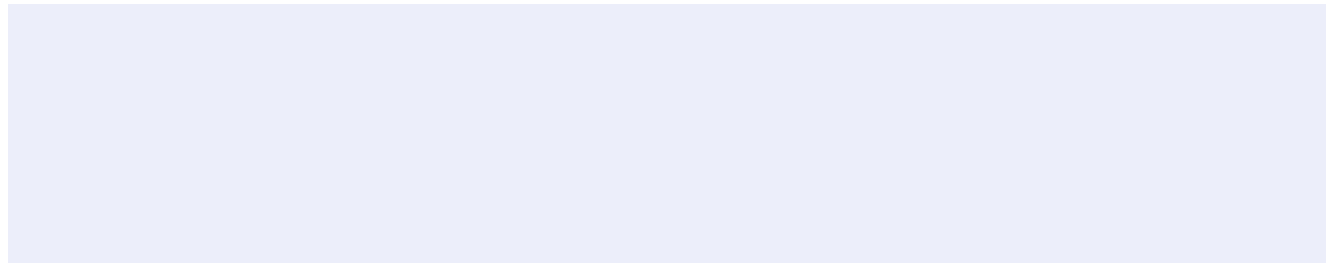
1558731



1565788

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



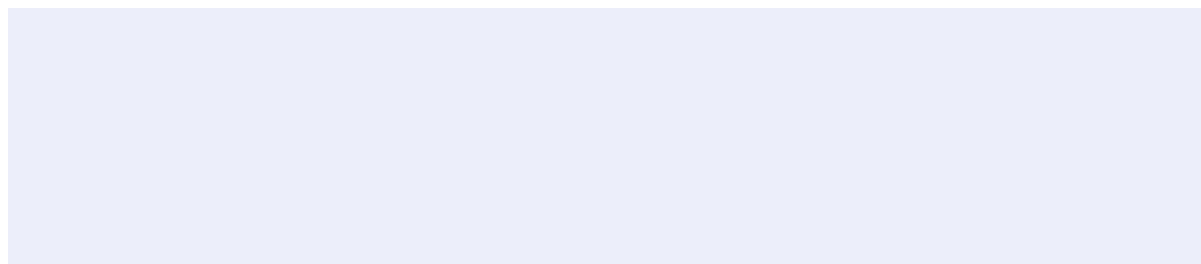
10/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

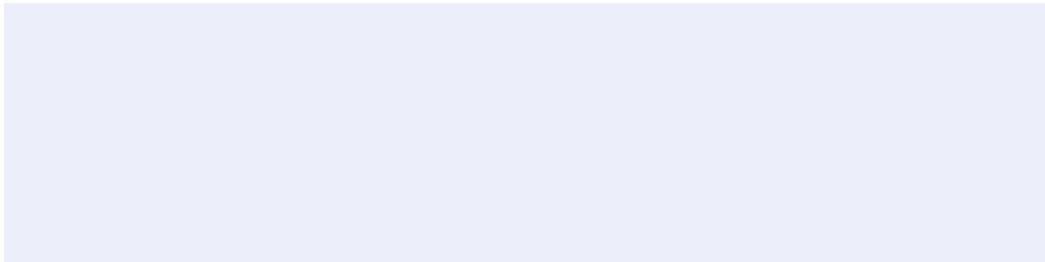
Based on Consumer Complaints

said I do n't have it when I do I 'll pay what I borrowedBut she said I 'll give you 2 days to pay or they will send to courtGo head loan will be 7 years soonThese dept collectors need to be sued along with ace cashThey give money and charge you 3 times amount like a loan shark last I check that 's illegal wait tho if they take me court I 'll need to pay count fees tooGive me jail time I will not be apart of this ACE CASH scamWhat should I do

Hello CFPB, I will make this brief, and clear cut as possible. Sometime XX/XX/XXXX my family & I went homeless. We were living in a apartment we could no longer afford due mostly to low income, and lack of job opportunity. During such time my family & I lived in my mother 's XX/XX/XXXX XXXX Eclipse. Which of course is not comfortable for a family of XXXX adults. Some how we made it work. Spending most of our time at public libraries. Bathing at community gym showers, and eating out every night. Generally spending {\$100.00} - {\$200.00} a day on gas & food just so we could survive. During this time money obviously is running low & fast. I, without a job, managed to pull out a payday loan I knew I could n't afford at the time. The maximum amount I was allowed to withdraw was {\$500.00} from CashNetUSA. The money was sent to my account over night, and I was able to feed my family for the week. In this time my brother & mother both worked. I however was & still am not working. Believe me, I am looking, and applying vigorously. Unfortunately, I 've not been selected by the establishments in question. As you can imagine I 'm expected to pay my debt back, and in a hurry because of the 12 % interest. Be mindful this was n't thee only payday loan I applied for. It is however thee only XXXX I received given the knowledge that I was without a job. Most loans will not relinquish funds without some guarantee that they will be compensated I have found. CashNet willing gave me the money with no insurance I would be able to pay them back. I do in fact plan on paying them, or at the very least reaching some sort of agreement where

Payday Loan Complaints with Consumer Complaint Narratives

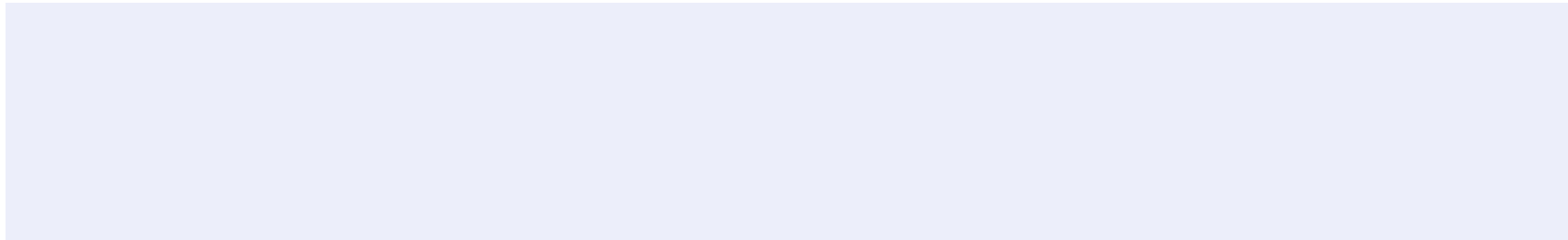
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

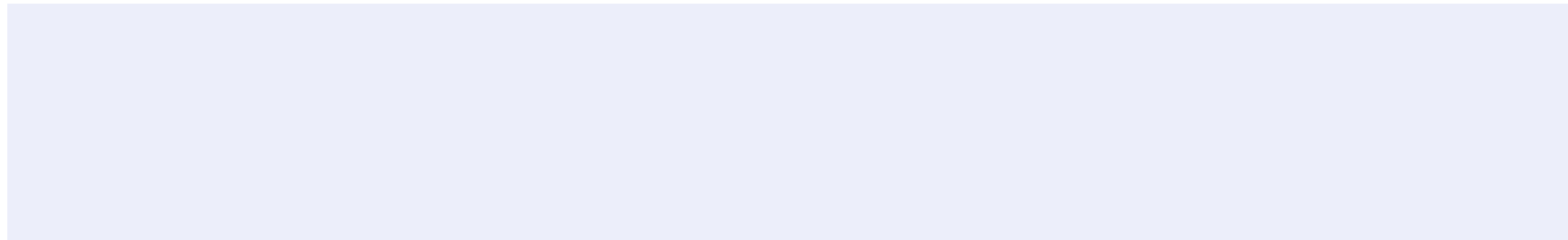
MD

211XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

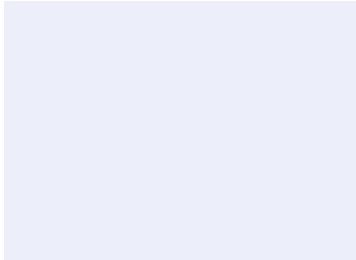
Based on Consumer Complaints



Consent provided	10/05/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1588217

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/26/2015

Payday loan

Payday loan

10/13/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

that can be actually possible. I 've made a attempt to arrange this said deal via email. It was denied, and I was sternly sent a billing statement claiming how much I owe. Which is, as of XX/XX/XXXX, {\$900.00}. This amount of course is grossing everyday. As one can imagine I 'm feeling quite overwhelmed with this experience all together. Even though we 've managed to find a more affordable apartment, and our lives are slowly returning to it 's former state we still are in a financial danger zone just wishing for a chance to bring our heads above water for some air.

Trying to figure out if the company is charging me the guidelines of interest for an online pay day loan of ohio

Despite being set up to make payments through direct payroll, the lender continues to withdraw from my checking account. On XXXX/XXXX/15 after daily NUMEROUS threatening calls, and voicemails I was connected to XXXX the manager who was able to resolve the double payment issue and credit my checking account within 1 hour. On XXXX/XXXX/15 the lender was paid through payroll and again withdrew from my account. Throughout the month of XXXX I was told the payment was not received through payroll but for a specific dollar amount this could all stop/go away. On XXXX/XXXX/15 the amount was {\$180.00} to make it all go away. I said this was not a viable solution and that I had been assured by XXXX she would personally oversee my account. Also on XX/XX/XXXX I was told by XXXX that XXXX was not in the office but if I did not want to settle for {\$180.00} (this is in addition to the XXXX x XXXX paid on XX/XX/XXXX from payroll and withdrawal from checking) he would have her assistant reverse the bank withdrawal. As of today I am still missing funds. Throughout this ordeal I have been lied to - XXXX claiming to be XXXX a supervisor on a subsequent call. XXXX to whom I spoke with on Sat. XX/XX/XXXX - she said she could not help. then on XXXX XXXX I was told I would be transferred to XXXX 's assistant and that she

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC

OH

432XX

Web

Acceptance Solutions Group, INC

OH

450XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/30/2015	Closed with monetary relief	Yes	No
Consent provided	10/22/2015	Closed with non-monetary relief	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

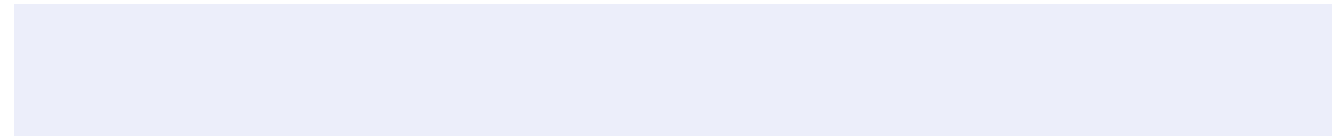
1581689

1604540



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/22/2015

Payday loan

Payday loan



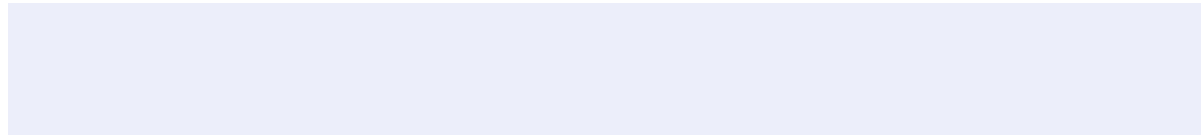
10/01/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

could reverse the withdrawal from my account. I was transferred to XXXX - she immediately dropped my call. I am not sure what the scam is but I have been harassed, lied to and insulted.

I received a loan for XXXX from mypaydayloan.com. I needed to change my banking info but I 've been unable to log in to see any of my information and also they do not give you access to view your loan contract or payment history. Because of this and not being able to contact them by phone the loan has now defaulted. Immediately following the default they began to send me harassing emails stating that I would never be able to get a bank account or write checks at XXXX and XXXX. I contacted the XXXX to file a complaint because they are also not licensed in the state of Nevada. The XXXX could not assist me because they could not find a valid street address. I called mypaydayloan.com and asked for their mailing address. The gentleman I spoke I said they were located in XXXX XXXX and he seemed a little unsure of the address he was giving me and had to correct himself several times. I 've never experienced this with a creditable business. I believe they are preying on people by barring you from seeing your loan contract and at this point they wo n't even let me log in to their website at all and I 'm still being harassed.

I represent, as a manager, a landlord to ACE Cash Express in XXXX Washington. They have abandoned their rented space with one year left in their lease. They used you as an excuse by sending me a copy of your XXXX XXXX, 2015 Outline of Proposals Under Consideration and Alternatives Considered. They said this allows them to vacate the lease. However, the lease says they can vacate the lease only if there are rule or law changes that stop them from operation in Washington state where this store is/was. I have sent them letters, called, and emailed XXXX XXXX, their current VP. They are ignoring me and owe me over {\$36000.00}. Can you please help me or tell me who to contact?

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Zarvad III S.A.	NV	890XX	Web	
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ACE Cash Express Inc.	WA	983XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	09/22/2015	Closed with explanation	Yes	Yes
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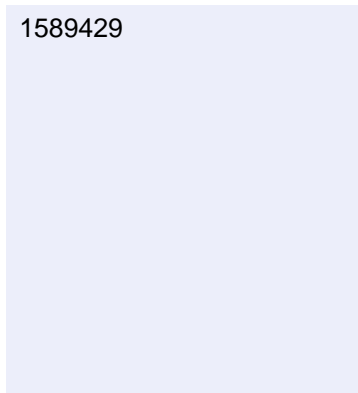
Consent provided	10/01/2015	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1574566



1589429

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/07/2015	Payday loan	Payday loan
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10/07/2015	Payday loan	Payday loan
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09/17/2015	Payday loan	Payday loan
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09/17/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedcash is still trying to get more money from me and I paid them all of there money. I do n't know what to do do they will leave me alone.

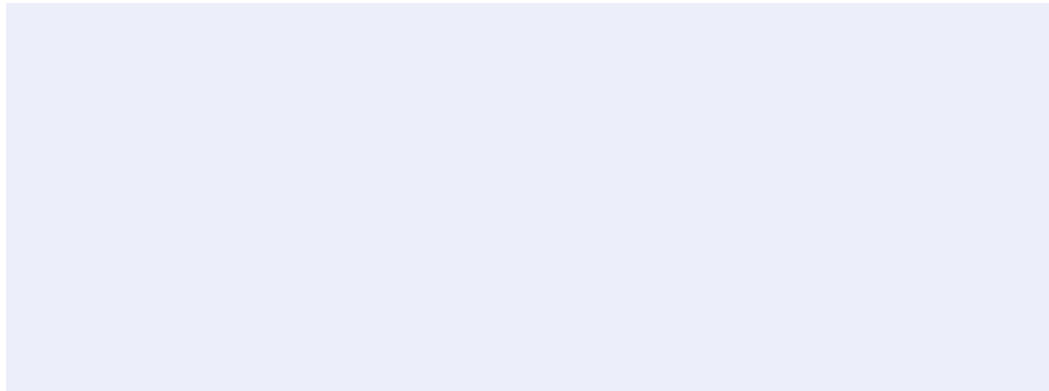
The company is Cash Central online. When I took out the loan the payments were scheduled for XX/XX/XXXX/XX/XX/XXXX but they started taking my monies out before the scheduled date. Yes, it caused me to bounce several times, and I am sick of the harassing calls at work. I emailed and told them numerous of times to please stop calling me at work and they refuse. I would like for this company to leave me alone b/c I am paying them but I told them I will stop paying them due to the fact they are so nasty, and they hate to answer your questions always talking about send an email. I would like to know what can be done?

I borrowed {\$600.00} as a short term loan and intended on paying it off. I was charged a {\$150.00} cash advanced fee. They automatically took out {\$96.00} out of my checking account, which I tried to stop and they failed to let me after I sent them emails and phone calls, which were of no help. Then they charged me a {\$65.00} finance charge on the XXXX, which brought my total back up to \$ XXXX. The next minimum payment is {\$110.00}. {\$65.00} would go towards the finance charge and the remaining {\$48.00} would go towards the principal balance. Then they plan on charging me another {\$65.00} finance charge on XXXX XXXX on top of the minimum payment.

I received an email yesterday (XXXX/XXXX/15) stating my application for a loan was approved but they needed to verify information. I did not answer as I am a XXXX and did n't see the original email until later. I received a second email informing me that my loan cleared and would be funded to log into my account. I realized that I also had 5 missed calls from the same company. When I called I was asked for my social security number and date of birth. I refused and told them I did n't apply for a loan nor did I want one. I was told that I did apply and they could n't help me without my personal information. I asked for a supervisor and the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings	IL	604XX	Web	
Community Choice Financial, Inc.	SC	295XX	Web	Servicemember

Mobiloads, LLC	OH	452XX	Web	
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Big Picture Loans, LLC	FL	325XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/08/2015	Closed with explanation	Yes	No
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Consent provided	10/07/2015	Closed with explanation	Yes	No
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Consent provided	09/17/2015	Untimely response	No	
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Consent provided	09/17/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1596327

1596220

1568261



1568285

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/08/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

same person returned to the phone and said the same thing. I logged into the website and there were loan documents that I supposedly signed. My name is not correct, nor my address. The IP address that I supposedly signed is not in the state that I am currently residing nor a city that I ever lived in or visited through a cable company that I have never used. I called my bank to close my account and I had to wait until today when the branch I opened the account with opened for business. I check my account this morning and this scam loan has funded to my account. I called, and emailed the company (Castle PayDay) and they refuse to help me stating that I did apply and except the loan. I am a teacher and I was in school in a conference with other people in a different state when I supposedly signed this document.

XX/XX/XXXX I took out a payday loan from ACE Cash Checking from a store in XXXX XXXX. I borrowed {\$250.00} and paid {\$45.00} in fees. I was supposed to return a month later after receiving my check and pay off the loan. However, an ACE employee made a mistake and instead of being charged the money a month later, they wanted me to pay 2 weeks after taking out the loan. I explained that I could n't pay back the loan in such a short time, since I was yet to receive my check.

They still charged me the money and it was hard for me to make that payment and still have enough for rent, bills, and more importantly to be able to provide what my XXXX kids needed. Because of ACE 's mistake, I had to renew the loan instead of paying it off as I had hoped. I fell behind on my phone and other bills. Every month I returned to renew the loan because I could n't pay off the full amount without falling behind even more.

For 3 years I renewed the same loan. XX/XX/XXXX I had an XX/XX/XXXX at work

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

914XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

10/08/2015

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1598511

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/29/2015

Payday loan

Payday loan

10/14/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and I was unemployed for XX/XX/XXXX months and was now receiving XXXX. I could n't afford to pay the loan and went to a friend for help. She lent me enough to renew the loan, but now I owed her and ACE. I continued with the loans a few more months until I really could n't do it anymore. I had to default after paying roughly {\$1600.00} in fees alone over 3 years. A bit after defaulting I began receiving call and letters asking me to pay back what I owed. Still 2 years after defaulting, a collection agency is still calling asking for the money. I 've paid enough to ACE and can not continue with this cycle.

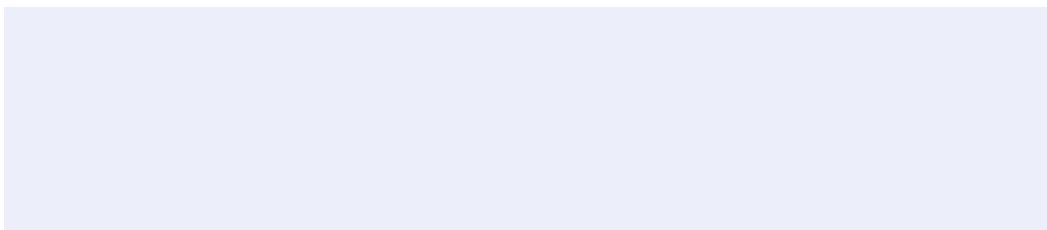
The interest is 782 % they already in one month took {\$290.00} with only XXXX to my loan principle. I borrowed XXXX However. the issue is that I was given false information on the payment amount. I was told that my payment was going to be {\$100.00} each of my pay period in which I agreed. But in reality ONLY the first payment was going to be {\$100.00} and all the ones were going to increase to {\$190.00} each pay period. Which is totally insane! I would have rejected the loan if they would have given me that info in the very beginning! I do not have any paper documentation because I saved the email XXXX XXXX had first sent with all the information and It has disappeared from my box. But I am willing to swear under oath that he had sent me the information indicating the payments of {\$100.00} NOT {\$190.00}. XXXX became very verbally hostile when I questioned their false tactics. He then added more fee 's to my balance for asking him to take out the remaining XXXX on the next pay period. (I had to borrow the money from family members so I can get out of this terrible situation.)

Almost 18 months ago, my loan was purchased by Residential Credit Solutions. At the time, my mortgage payment was XXXX. Roughly four months after RCS had my loan, my payment increased to XXXX for " escrow purposes ". I spoke with my town about a rise in taxes, that did n't happen, and my insurance for the year had already been paid. RCS claimed that I had to be charged but never truly explained

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

EZCORP, Inc.

TX

783XX

Web

Residential Credit Solutions

NJ

070XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/02/2015	Closed with explanation	Yes	Yes
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Consent provided	10/16/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1584934

1606308

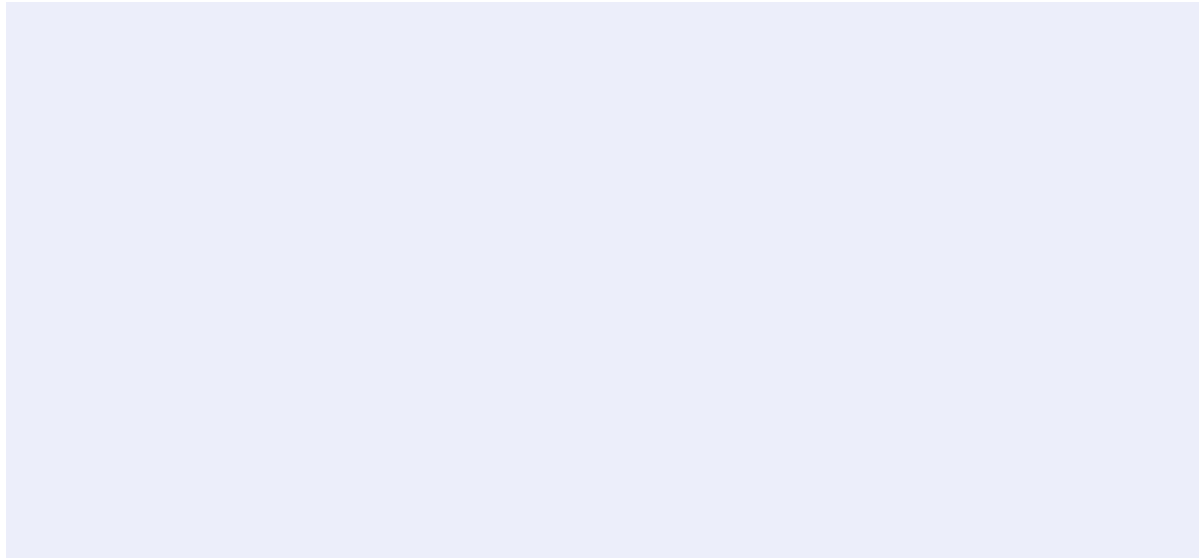
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

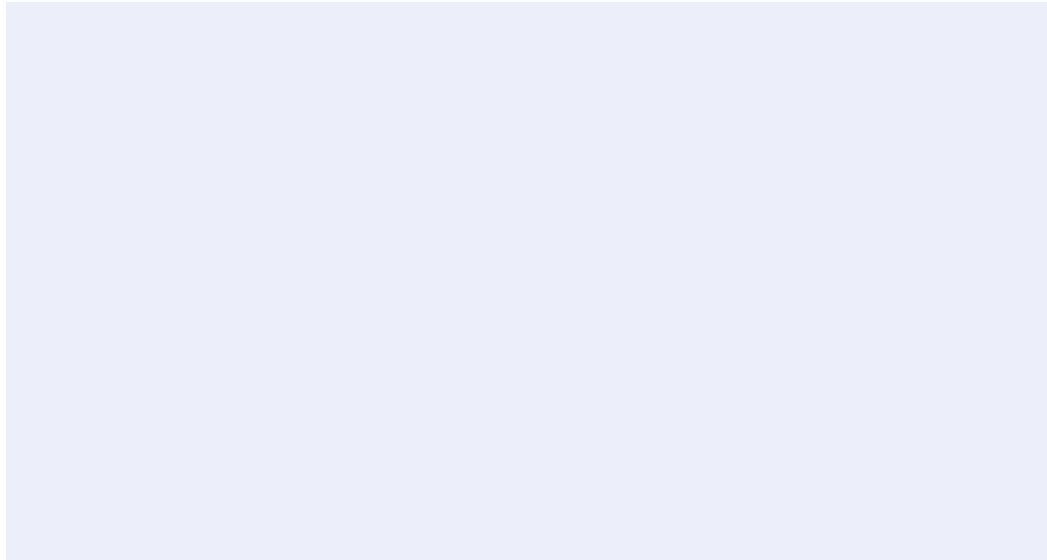
Based on Consumer Complaints

why. I kept up with my payments monthly until XXXX. As a single mother of XXXX and a home owner, unexpected financial expenses came up and had to be taken care of. So, I sent my payment in XXXX and RCS sent it back to me and said that my loan is in default because I was delinquent with XXXX payments, that I am heading for foreclosure, that they will not accept anything less than the XXXX payments and that THEY WILL RUIN MY CREDIT!!! I was advised that my only option is to refinance the loan as soon as possible and get away from the company. THE PROBLEM is that they are now saying that I am XXXX PAYMENTS DELINQUENT and they are holding those payments against me so that my EXCELLENT CREDIT SCORE that 's taken years to establish and has always been impeccable, is now been dropped to a middle score of XXXX. I 'm not sure what I can do next, but I am in desperate need of some sort of financial help and advice. Thank you so much for listening!

I initially set up a " payday " loan and the company converted it to a " flex line of credit " loan. I used XXXX bank account to create the loan and have the funds deposited. I made some payments out of this account. I then wanted to change the financial institution and account that the payments came out of. I was unable to remove the initial account but I was able to add a new account. My payments have been coming out of the new account without any issues. I changed jobs and needed to change my due date to line up with my new paydays. I emailed the company to ask how to do that. They said to send in new paystubs to verify my new pay dates. I did that only to have them come back with a " form letter " email telling me that I could not change my due dates even though this loan was set up with payments to be when I got paid. The VERY NEXT payment after I requested a due date change did n't deduct from my account like it always did. The next day after the due date I got a notice from my initial back that I set the loan up with stating that I had a payment that attempted to clear but there were no funds to

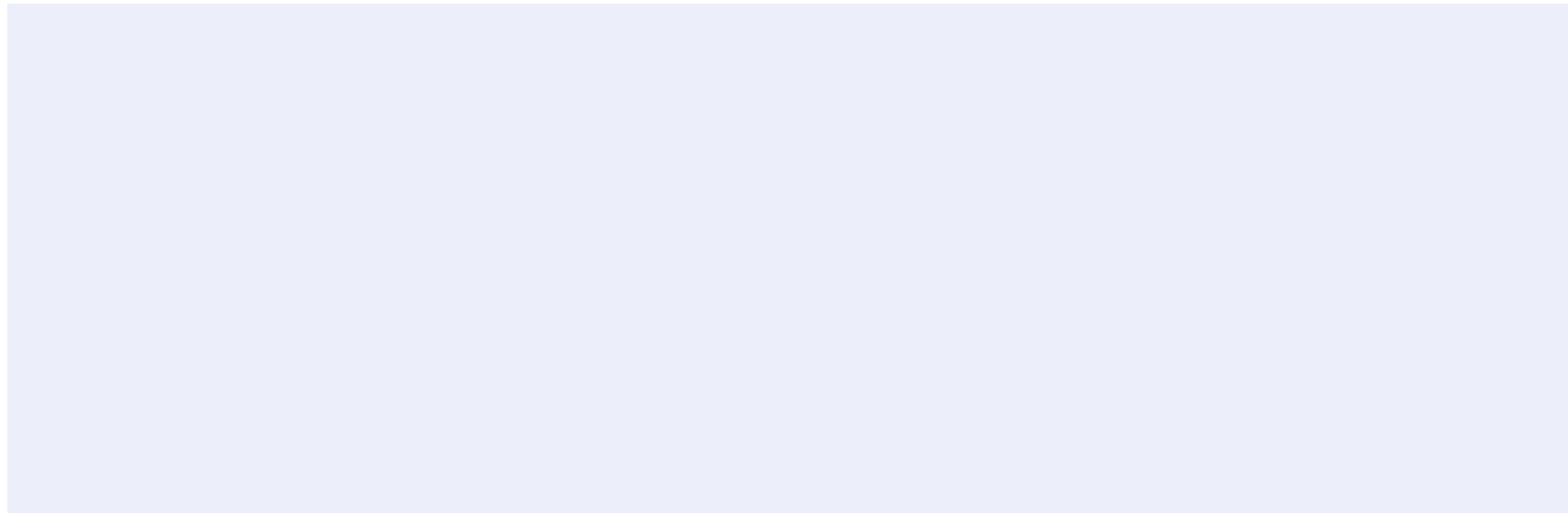
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Speedy Cash Holdings

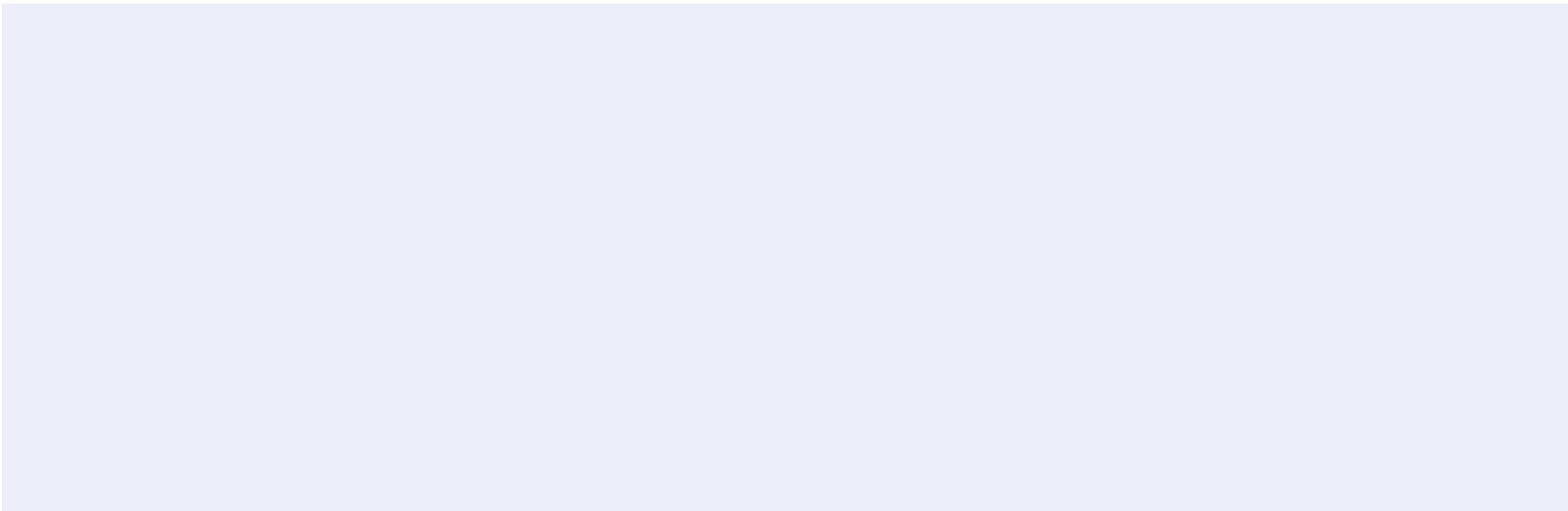
ID

837XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

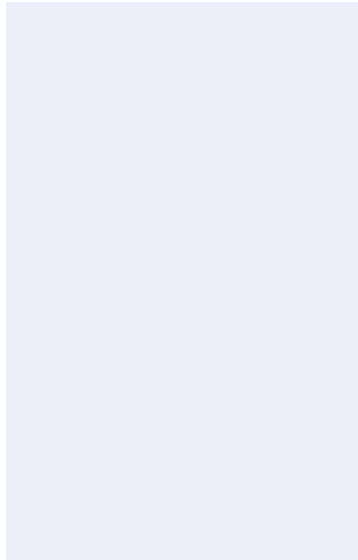
Based on Consumer Complaints



Consent provided	10/22/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1620666

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

clear the payment. I was charged a {\$29.00} NSF Fee and my account was now in the negative. I looked to see what happened and this lender, who has been charging the " new " account for MONTHS without incident, attempted to take my payment out of the " old " account that I was no longer using. I called them immediately and advised them that they had no authorization to change my preferred payment account and that the only reason the old account was on there as because I could n't remove it. I asked why they had been taking all my payments with no issue from the new account then suddenly attempted to withdrawal from an account that was not being used. I advised them that they created an NSF Fee and that I needed this issue resolved ASAP and the NSF Fee covered by them. I was placed on hold to have them come back and say that they " had a system update " on their end and it defaulted back to my original account. I advised them that I was given no notice from them that they were having system upgrades and that I needed to verify my preferred account was correct. I advised them that I was not responsible for that account even being on there since I had no ability to remove the account. I was told that they would NOT be crediting me back the NSF Fee because I had that account on there system. I advised them that I had proof that they had been taking the funds from another account and that there were no issues, I also could not remove the old account and that I was never notified that I needed to verify my account because of their system upgrade. I advised them that this was a violation of my consumer rights. I do not even want to have auto payments with them but they advise me that I can not pay via any other method, I am FORCED to use auto pay and they can take the money from any account they have on file. I advised them that I would be reporting this issue. I asked for written documentation of this incident and their stance. I was advised they can not provide any written information about any of this because of privacy laws. I said that was not correct. I was placed on hold again and then advised that

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/08/2015	Payday loan	Payday loan
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10/08/2015	Payday loan	Payday loan
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09/29/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

if I did n't report this issue they would credit me back the {\$29.00} but I needed to send proof of the NSF Fee and that they were the cause of it. I obtained the NSF notice from the bank, the account ledger showing the fee and proof it was their company. I emailed it at instructed to have them reply stating that I had to have a FULL COPY of a 30 day bank statement with ALL pages attached and my account number, name, bank info, etc. All the info I provided them already but now they want to see a full copy of my 30 day statement (that 's my personal info that does n't apply to them) and I will have to wait 30+ days to get it. I sent ALL the same info already.

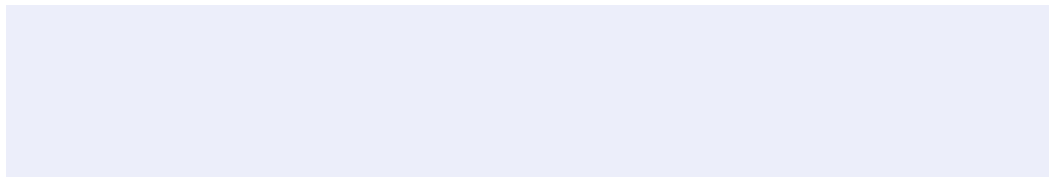
Hello my name is XXXX XXXX filing a complaint on a loan company called California Check Cashing on XXXX XXXX, CA. I just had a baby, so I am having a little hard times right now especially with hours being cut at my part time job. So, I decided to get fast money by taking out a pay day loan. My baby boy needed a few things. I was approved for {\$200.00}. My loan is due XXXX XXXX, 2015 of {\$230.00}. I have been calling since the XXXX trying to get a payment plan like they let me do last year in XXXX, because hours got cut even more because of seasonal hiring. The loan company refuses to allow me to do a payment plan. They told me I can only do it once a year and I did it last year, this is 2015 now. Mind you I pay all my payday loans back on time and I am a regular customer there and they refuse to work with me. I asked to speak with a manager or supervisor she refused to ransfer the call. Very bad customer service there.

I was called by XXXX XXXX XXXX, who had my entire SS # so I thought they were real. They said that I owed over {\$800.00} for a payday loan i never took out but would settle for {\$430.00}. I checked and found that their number XXXX was a scam operation. I have contacted my bank concerning the scam.

I have submitted a cease and desist letter on XXXX/XXXX/15 and have asked the lender (Cash Central) to cease all debits of my checking account on

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.	CA	958XX	Web
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MNE Services, Inc	SC	299XX	Web
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Community Choice Financial, Inc.	SC	290XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/08/2015	Closed with explanation	Yes	No
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Consent provided	10/08/2015	Closed with explanation	No	No
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Consent provided	09/29/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1598283

1599818

1585466

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/30/2015

Payday loan

Payday loan

09/24/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX/XXXX/15 with XXXX XXXX XXXX XXXX XXXX South Carolina XXXX. Cash Central did not honor my request to stop all debit transactions and have not honored my cease and desist. Lender has contacted me after acknowledging that they have received my cease and desist letter. They gotten it via email on XXXX/XXXX/15 and have contacted me by telephone on XXXX/XXXX/15 at XXXX and have also emailed me on XXXX/XXXX/15 at XXXX. They have also debited my checking account after I requested that they no longer debit my checking account for funds. Since then. I have contacted my bank and have filed an unauthorize transaction for my account. On today, the payment made to Cash Central was reversed by my bank. Again, Cash Central has not honored my Cease and Desist. Please advise on moving forward and steps to take civil and/or criminal action.

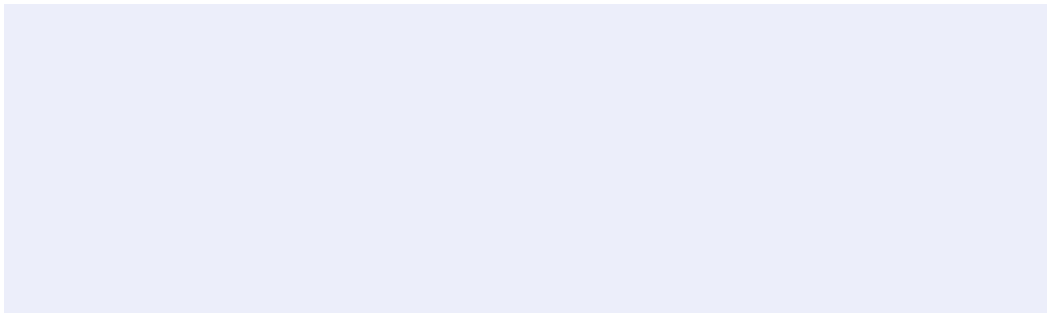
I took out a loan for {\$2600.00} on XXXX XXXX, 2012. I paid a total of {\$6100.00} to Cashcall for this loan. However, the terms of the loan were misrepresented to me. The APR was 139.12 % daily which would mean that I owed a total of {\$14000.00} for the {\$2600.00} loan. I would not agree to that if the terms where clearly listed and explained. They later reduced the interest to 6 % daily and now they claim I still owe {\$2000.00}. I do not believe I owe this balance. Payday loans are illegal in Pennsylvania also I have already paid back the loan plus a reasonable interest rate on the loan.

On XXXX XXXX I applied for a Loan with SpeedyCash. I originally applied for a loan with XXXX but somehow got routed to Speedycash.com. The APR is 360 % and im charged interest daily since the start of the loan XXXX. I was unaware of the high finance charges when speaking to the respresentative. I called the XXXX number when I found out the loan was n't with the correct the lender. Also after further research I found they accepted my loan with incorrect information. My home address and license does not match what they have on file. I was suprisied

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.

PA

191XX

Web

Speedy Cash Holdings

FL

333XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/02/2015	Closed with explanation	Yes	No
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Consent provided	09/24/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

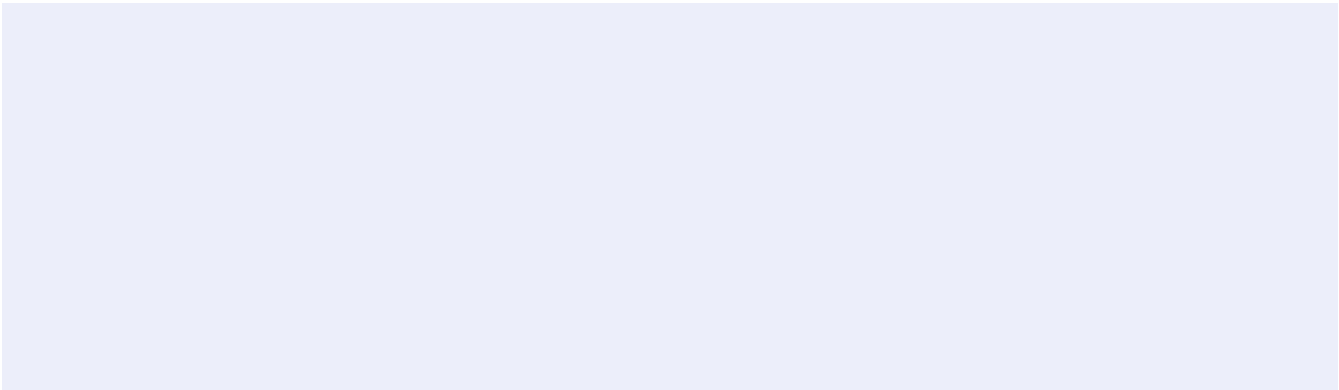
Based on Consumer Complaints

1586066

1579107

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



10/09/2015

Payday loan

Payday loan



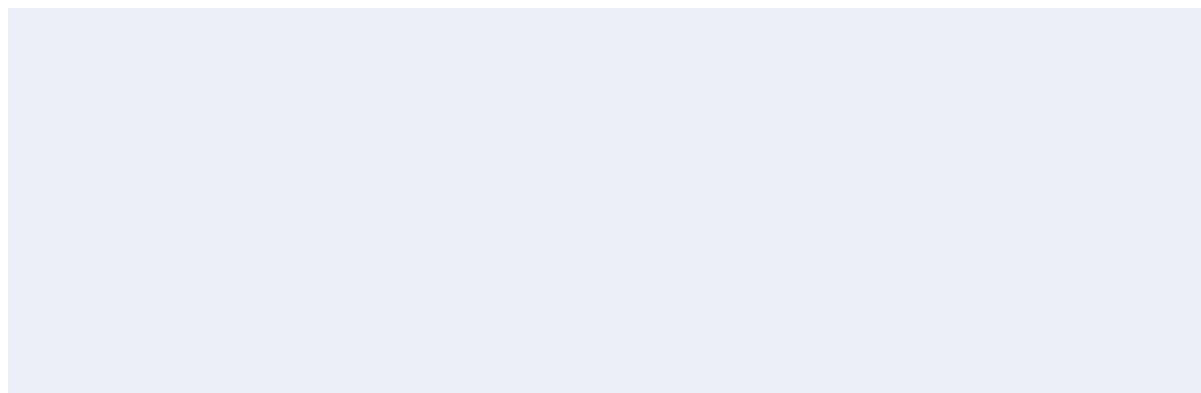
09/25/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

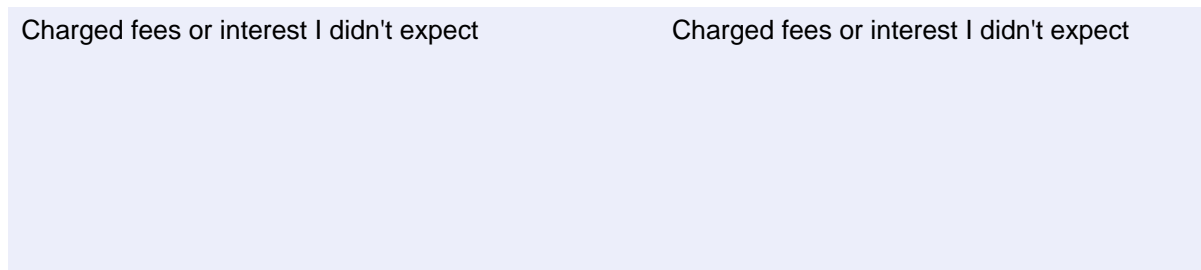


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

to find this out after following up with the agent. It 's unfortunate I lost my job after the initial loan take out which is why i needed more time to pay the loan back. The company has my current banking information. I wasnt able to find the Speedycash.com as a reputable lender. At this time I am not sure of what my options are. I could really use some guidance in how to pay back the loan minus the fees, interest, and stress. By the time I 'm done paying the loan i would pay double if not more. At a rate of XXXX on a XXXX dollar loan.

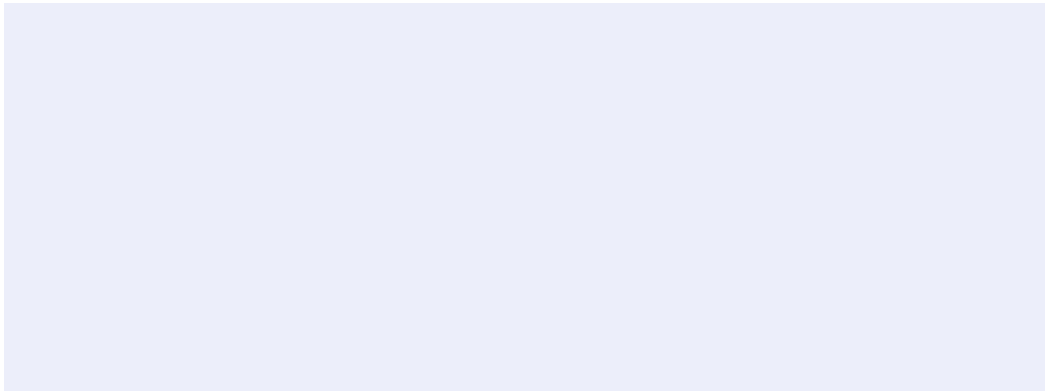
SincerelyXXXX XXXX

On XXXX/XXXX/15 I recieved a loan from Radient Cash for {\$700.00}. that was directly deposited in my checking account at XXXX.The loan is called a payday installment loan and is for 6 months.The payment for {\$200.00} is automatically taken out of my account on the XXXX and the XXXX of every month. This is {\$410.00} a month for six months comes to {\$2400.00}. This is an interest rate of over 700 percent a year. They never brought that up to me. It gets worse, after looking over my bank statement XX/XX/XXXX I notice that they deposited {\$700.00}. twice on XXXX/XXXX/15. Now I realize that I owe them {\$1400.00}. After doing much research I discover that this is not leagal in NJ. Today is XXXX XXXX and I am up to date with all payments, but I 'm not able to do it any longer. Please, please help me rectify this horrible situation before it destroys me financially.

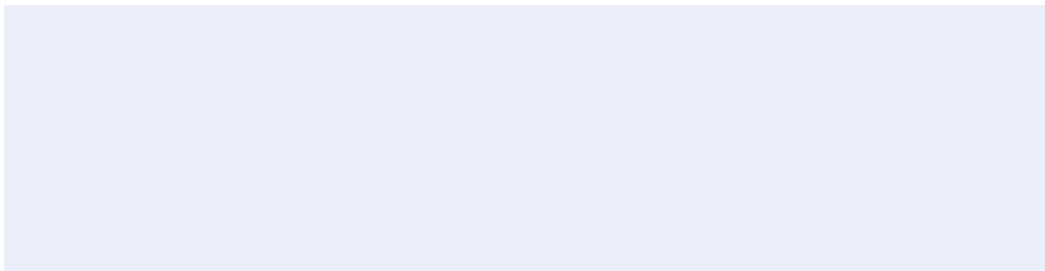
I went online and went to XXXX XXXX. Castle payday responded. We really needed the money to buy my son 's school clothes and pay our bills off. Well we called Castle Payday and talked to the associate. I asked her about the final bill and she even stated like the email said we would be paying back {\$800.00} for the {\$600.00} loan. The lady did say that the first payment would be {\$210.00} for the first payment and we could setup our payment plan or could pay more each time

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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LDF Holdings, LLC	NJ	070XX	Web
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Big Picture Loans, LLC	KY	408XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

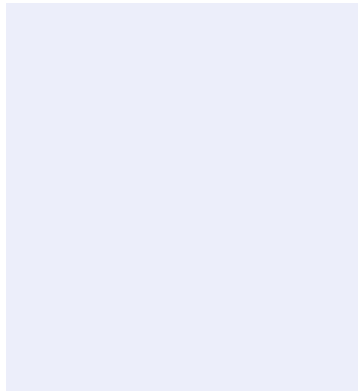
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Consent provided	10/16/2015	Closed with non-monetary relief	Yes	No
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Consent provided	09/25/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



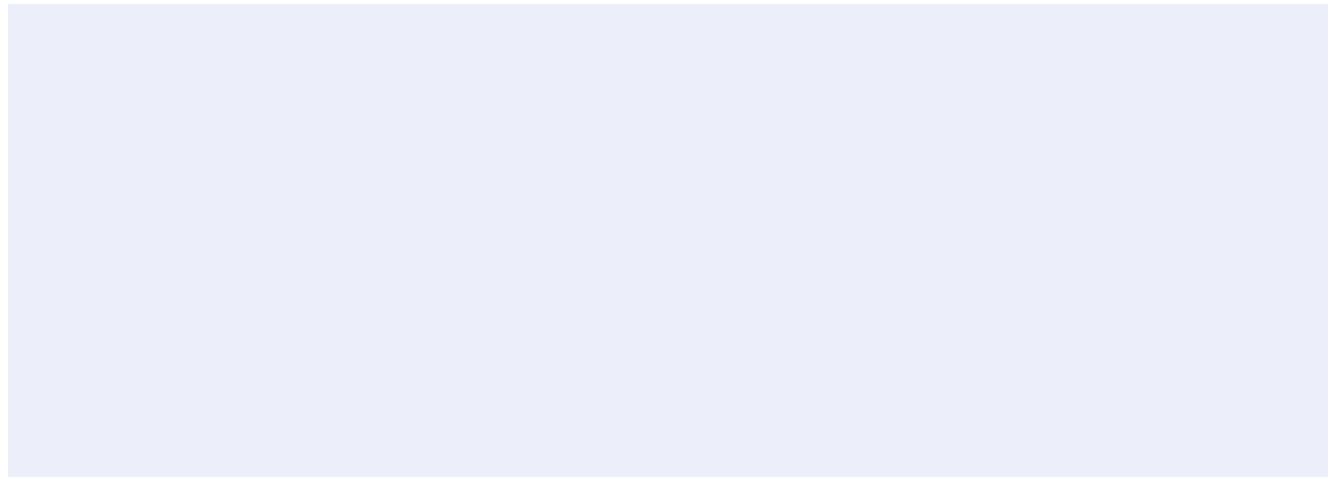
1600701



1579967

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



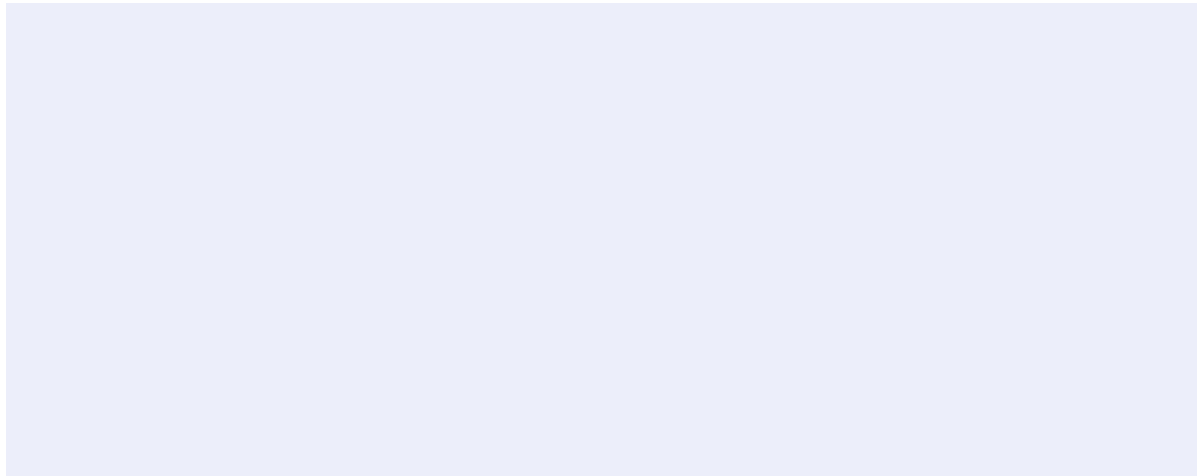
10/09/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

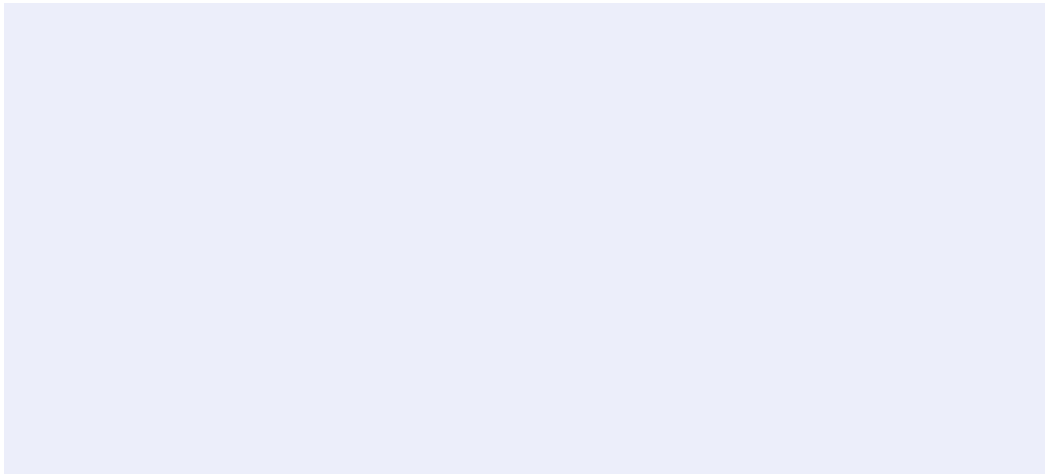
to get the bill paid off quicker. We have paid them the XXXX back and now we find out that we have only been paying the finance fee.. What? I have never in my life heard of paying every two weeks {\$210.00} and that not going toward our bill. I do not know how to proceed further with this.. Please advice me what I can do legally to get this matter taken care of.. We will have paid them {\$800.00} but to them we have only been paying the finance fee.. I cant believe this.. we have paid Castle Payday Loans our bill of {\$80000.00}, However Castle Payday is still saying that we still owe them the {\$800.00} I do not know what to do.. If their is anyway that I can get some advice please help.. Castle Payday was very misleading to us as customers..

XXXXXXXXXXXXX

XXXX 2013 I Took out a XXXX dollar loan with XXXX XXXX. immediately I was charged a {\$500.00} Processing Fee. when they money and the paper work came in I found out that I was paying 233.40 percent annum on this loan. I felt like I was getting taken advantage of because the way they processed the loan I was not aware that the interest rate was so high. My payment was XXXX per month. the total loan pay back was {\$4800.00} and the interest pay back was {\$3800.00}. My loan was transferred to Cash Call in California before my first Payment was ever maid. I thought something seemed fishy but I went on to pay the loan and pay it off on time. The loan was drawn directly from my bank account on ACH. I recently found out about this Lawsuit that the CFPD had with Cash Call and come to learn that Cash Call and XXXX was breaking the law with this loan and they were over charging interest and Processing fees to me. NC State Statute XXXX caps the interest rate at 30 % and only allows lenders to charge us {\$25.00} Processing Fee. According to North Carolina Law I should have only paid {\$360.00} in interest and Fees. I was over charged by {\$3900.00}. List below is a loan calculator results with what should have been a legal loan with western sky and Cash Call. I

Payday Loan Complaints with Consumer Complaint Narratives

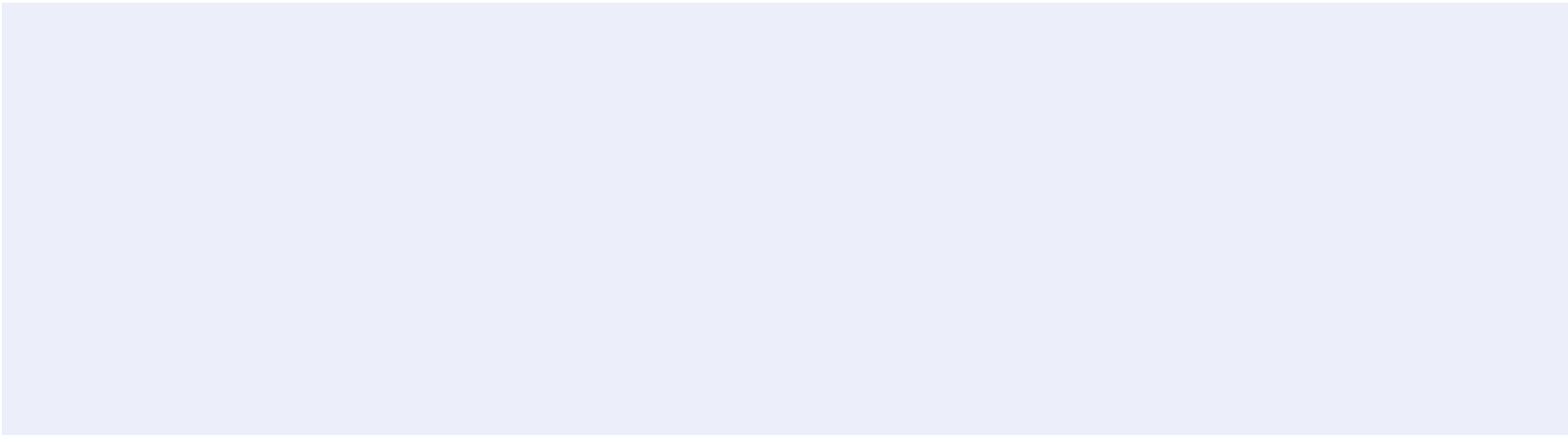
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CashCall, Inc.	NC	283XX	Web	Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

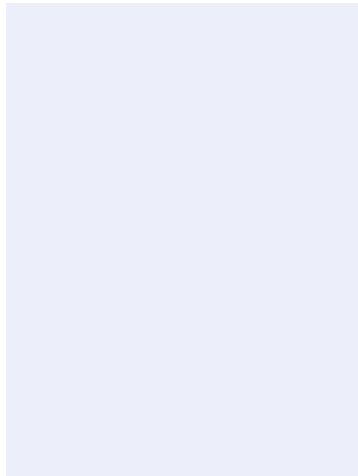
Based on Consumer Complaints

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Consent provided	10/14/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1601091

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/06/2015	Payday loan	Payday loan
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10/20/2015	Payday loan	Payday loan
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10/21/2015	Payday loan	Payday loan
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10/21/2015	Payday loan	Payday loan
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10/21/2015	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

certainly hope that CFPD follows up with this and I can see a refund of all the over charged interest and fees.

Calculation ResultsThe calculation results for the loan payoff calculator appear below.

{ \$1000.00 } LoanMonths to pay off debt:XXXXTotal interest you will pay : \$
XXXXTotal to pay back : { \$1300.00 }

I have asked the creditor/collection agency for a itemized statement as they were stating I owe { \$500.00 } and the owner of the loan is stating { \$1500.00 }. That is a huge difference. I still have not received the itemized statement for my payments that I have made.

I had to take off work due to my wife having problems with her XXXX XXXX so i called the company and asked to make arrangements due to being out of work and they threaten to take me to court if i couldnt pay in full

I am receiving suspicious calls from a company saying that I owe money from a payday loan. They are constantly calling leaving threatening voicemail messages. They say that they are going to serve me papers to sue me for check fraud. I asked them to send me written verification by mail. They refused. They wo n't give me any legitimate information. No full company name, no mailing address. The phone calls coming in are from numerous numbers.

I have had a debt consolidation company issue a Cease & Desist and the Lender keeps calling my place of business.

keeps calling my job, and leaving messages stating that the law enforcement will be at my job or residence with a letter. Not sure who is doing this. I 've requested documents to be mailed to my house, but that has not been done. Not even sure who the company is, the message does n't leave the name, just a phone number to call back XXXX. I do n't owe any money to pay a payday loan.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

OneMain Financial Holdings, LLC	CA	922XX	Web
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Community Choice Financial, Inc.	TN	373XX	Web
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BlueChip Financial	IN	461XX	Web
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Bliksum, LLC	CA	941XX	Web
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CNG Financial Corporation	AZ	850XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/08/2015	Closed with monetary relief	Yes	No
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Consent provided	10/23/2015	Closed with explanation	Yes	No
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Consent provided	10/28/2015	Closed with explanation	Yes	Yes
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Consent provided	10/23/2015	Closed with explanation	Yes	No
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Consent provided	10/23/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1595269

1616394

1617568

1617594

1618996

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/30/2015

Payday loan

Payday loan

10/31/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

to call back XXXX. I do n't owe any money to pay a payday loan.

A few years ago (between XXXX and mid XXXX) i took out a payday loan from Payday America inc in XXXX XXXX mn. I failed to pay the loan back on its due date but paid it during tax time around XXXX XXXX. I went in to the location i originally took out the loan with my mother, there they told me that everything was fine and rushed me off never giving me a receipt. from then on i kept receiving calls from collectors saying that i never paid and demanding that i do so. When i tell them that i have already paid, they call me a liar and usually would hang up the phone on me. i was threatened with a lawsuit last year in which they told me that if i did n't pay the fees would be greater. i freaked out and paid {\$250.00} on a {\$410.00} bill. Again no receipt when i requested XXXX they said it was in the mail and left it as that. I also informed them that i was going through a hard time financially and that i was unsure of when i could give them the rest reiterating that i had already paid this debt. now i just received another letter threatening to sue me for XXXX dollars. i am already drowning, attempting to care for my XXXX XXXX sister and my XXXX mother, as well as my XXXX children. i feel that they are trying to take more than they are owed and its not right, even when i made a good will effort to pay a debt that had already been paid off.

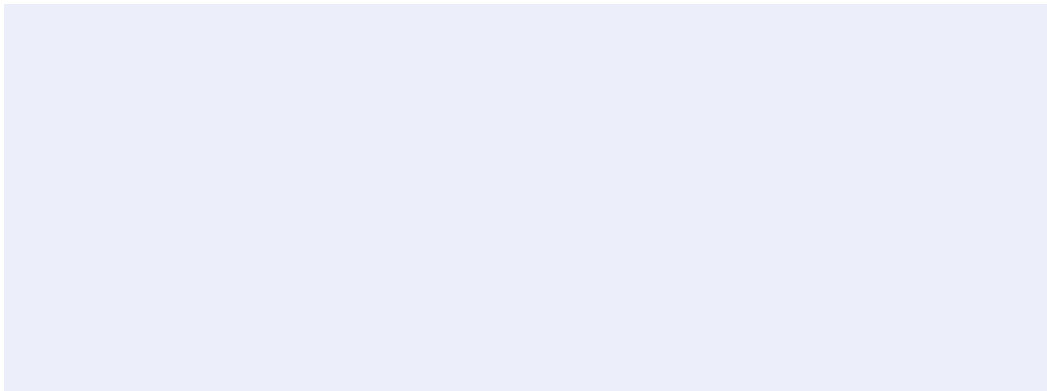
XX/XX/2013, I visited a California Check Cashing location in XXXX XXXX, CA. I took out a {\$250.00} loan and paid {\$45.00} in fees. Every two weeks I visited the store and paid off the loan. I would repeat the loan every two weeks because I kept falling behind with my other expenses. Paying the loan back would make me repeat right away to get back on track. I did not give the lender access to my bank account. Instead I would go in every two weeks to pay and repeat the loan.

XX/XX/2013, I did not have enough money to continue repeating this loan. I fell at work and did not have a steady income. I was not able to pay back the last loan I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday America Inc.

MN

551XX

Web

Community Choice Financial, Inc.

CA

914XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/30/2015	Closed with monetary relief	Yes	No
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Consent provided	10/31/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1632893

1632566



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted content]

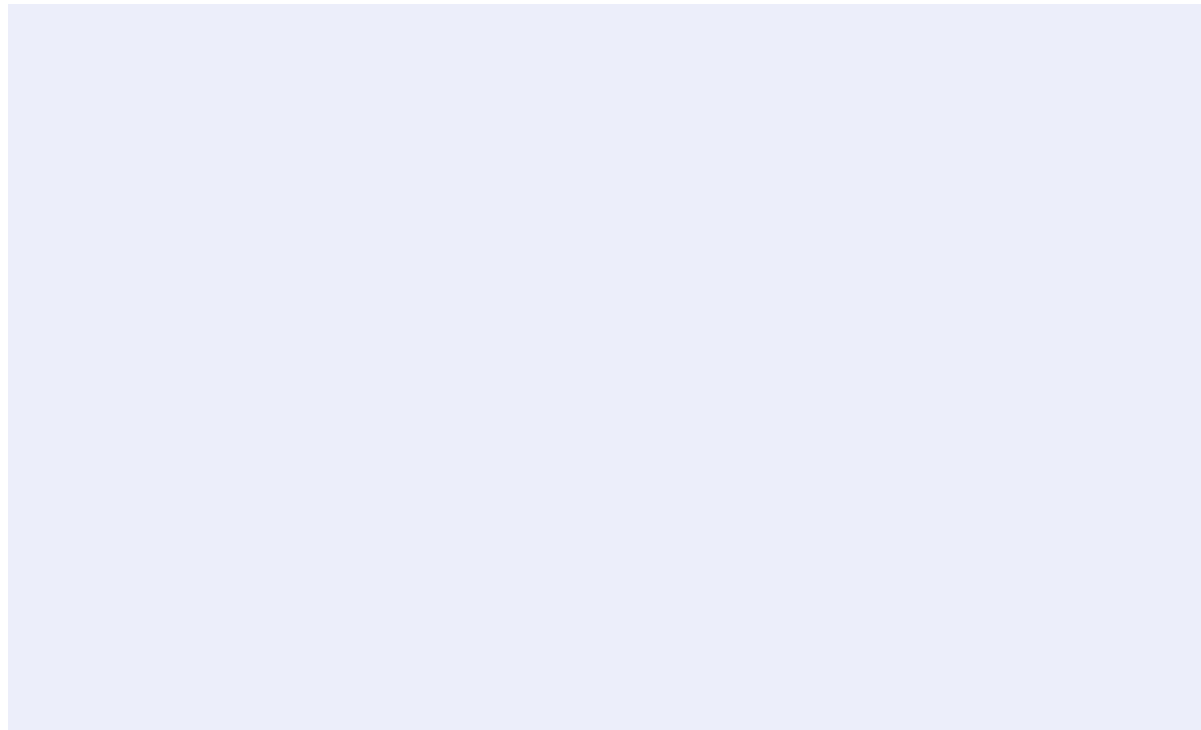
10/18/2015 Payday loan Payday loan

11/19/2015 Payday loan Payday loan

[Redacted content]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

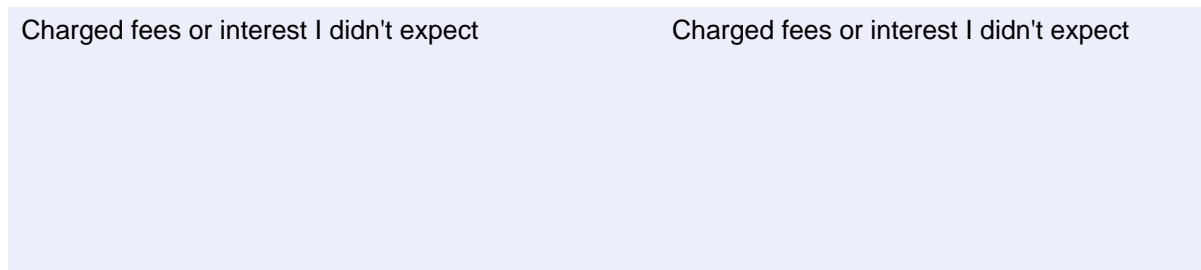


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

took out because the lack of income made it difficult to pay for my basic expenses. Let alone paying back the loan. My family and basic expenses came first. After I stopped visiting the store and making the payments, California Check Cashing called my home to let me know that I had a pending debt.

Even though I wanted to pay my debt and prevent any damage to my credit, I simply did not have the money to do so. I owed {\$300.00} and a few months after I did not return, I received a letter. This time it was not California Check Cashing, but rather a collection agency that was asking me to pay back what I owed. They gave me options to pay back that loan along with another one from a separate lender I had also borrowed from.

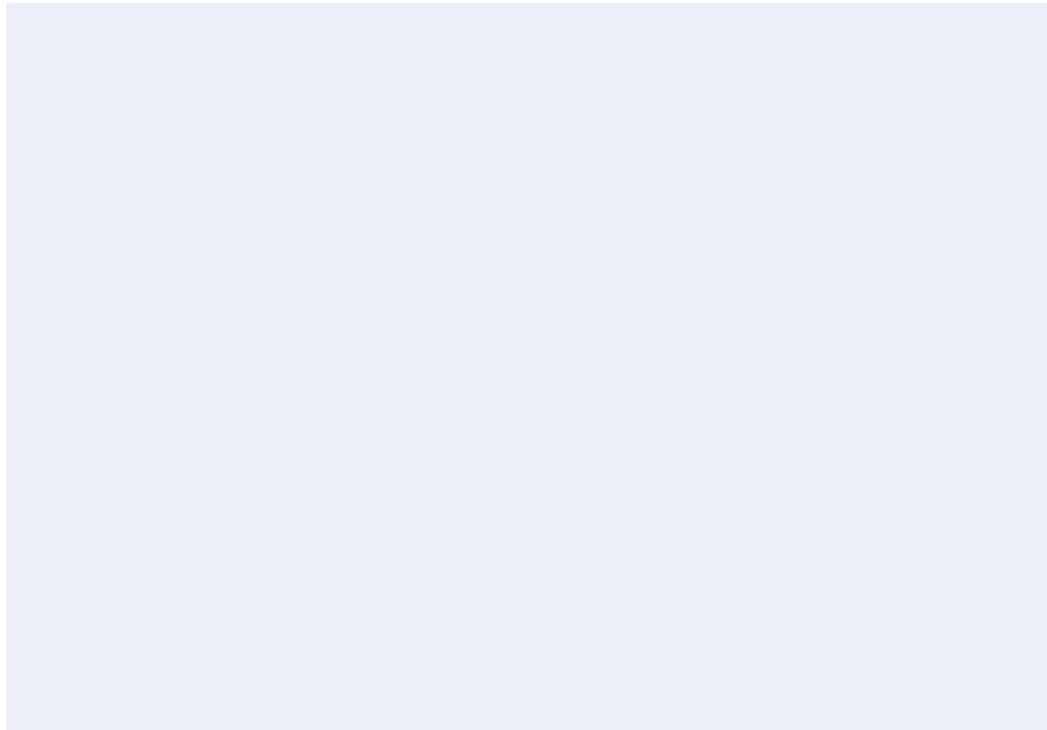
The week I received that letter I was expecting to work some extra hours at my new job. I thought I would make enough during those extra hours to pay off the loans. However, everything changed last minute and I was not given the extra hours. I do want to pay off the loan, but need them to work with me and give me a payment plan that I can actually afford.

Borrowed XXXX finance change every time I make a payment if not payed in full is XXXX .a when I asked about paying full make excuse to get more money, so I made payments and still owe XXXX.I do n't know what to do I will be paying the rest of my life.

I filed for a payday loan before joining the XXXX XXXX back in 2013 for an amount not exceeding {\$1000.00}. I have the bank documents where they withdrew the amount from my account. I have been contacted indirectly by a third party, XXXX XXXX XXXX, demanding a payment for the amount of {\$850.00} owed. They did not verify the original amount, nor did they send me documentation of the original contract. They also threatened legal action if I did not pay the settlement that was

Payday Loan Complaints with Consumer Complaint Narratives

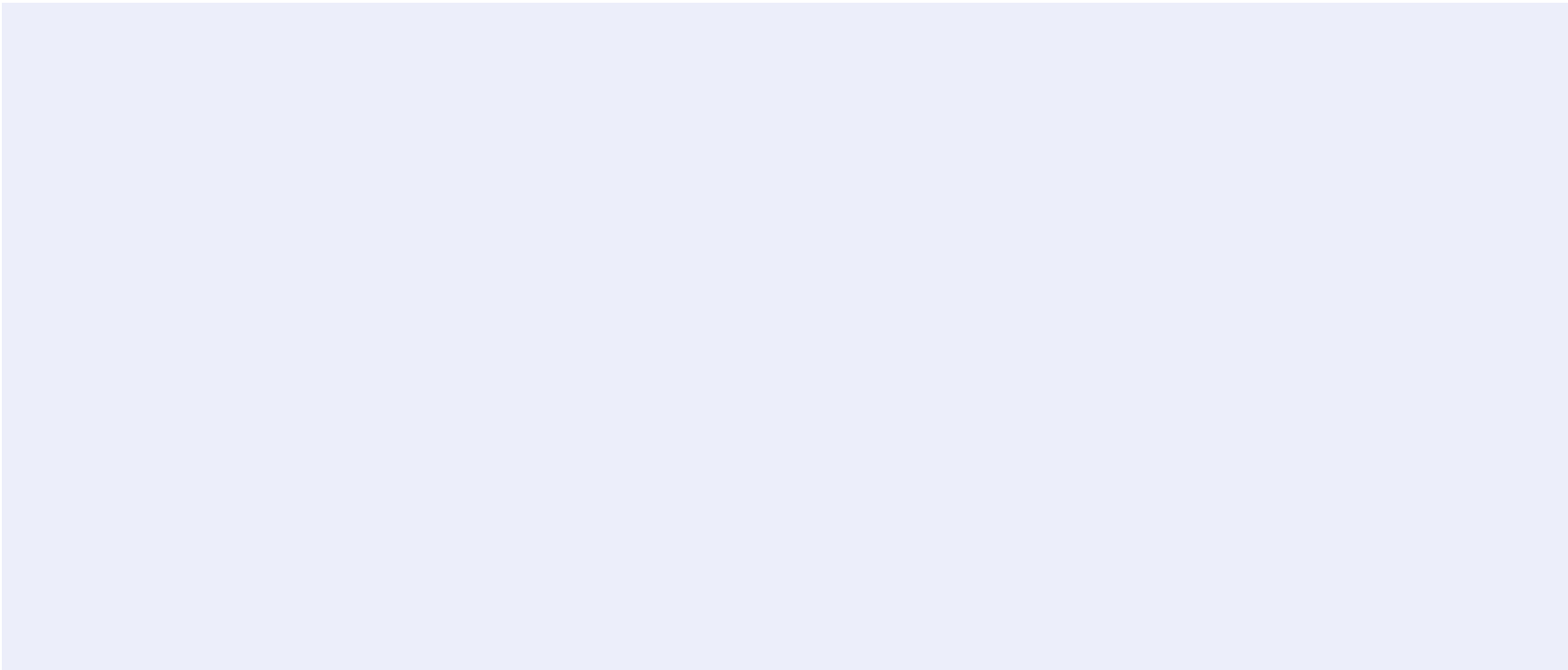
Based on Consumer Complaints



Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

DC

200XX

Web

Cottonwood Financial Ltd.

LA

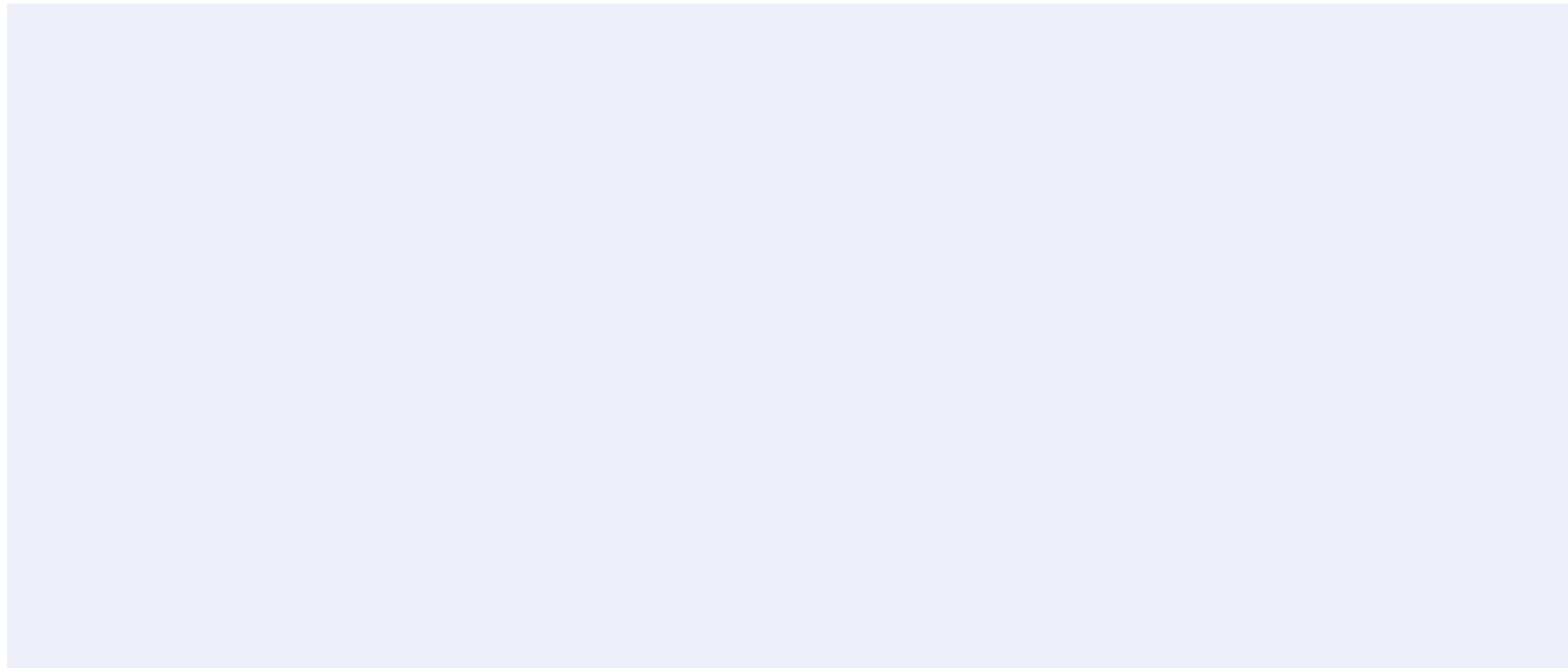
711XX

Web

Servicemember

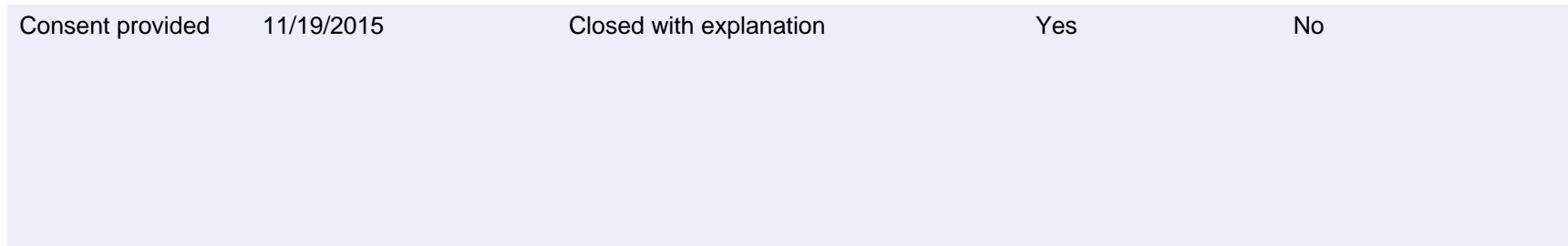
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



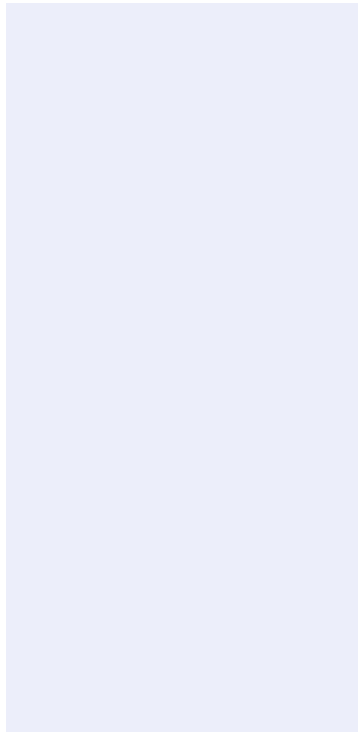
Consent provided	10/18/2015	Closed with explanation	Yes	No
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Consent provided	11/19/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



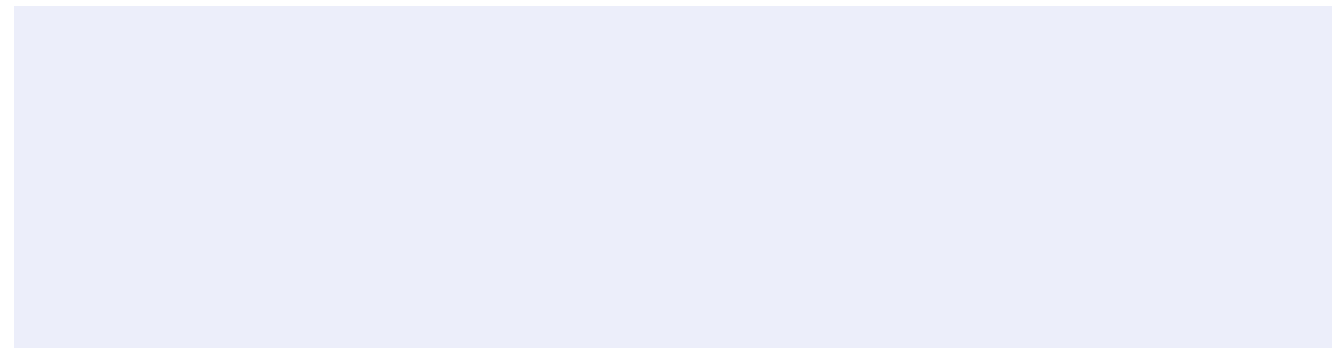
1612565



1663236

Payday Loan Complaints with Consumer Complaint Narratives

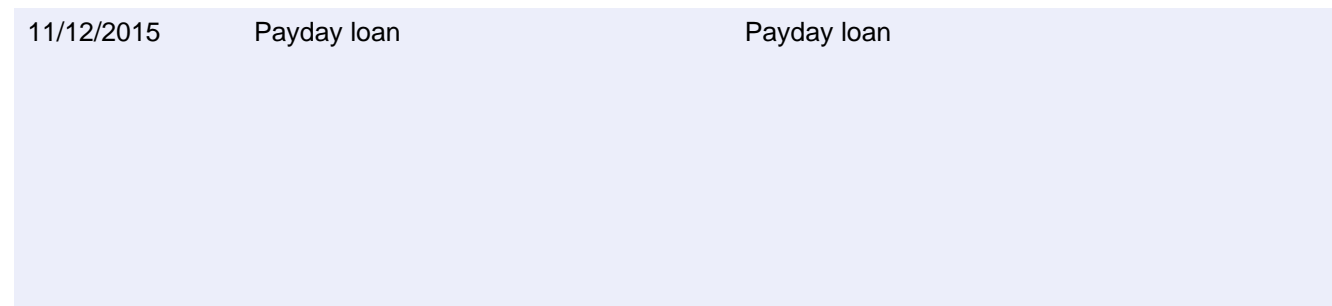
Based on Consumer Complaints



11/06/2015

Payday loan

Payday loan



11/12/2015

Payday loan

Payday loan

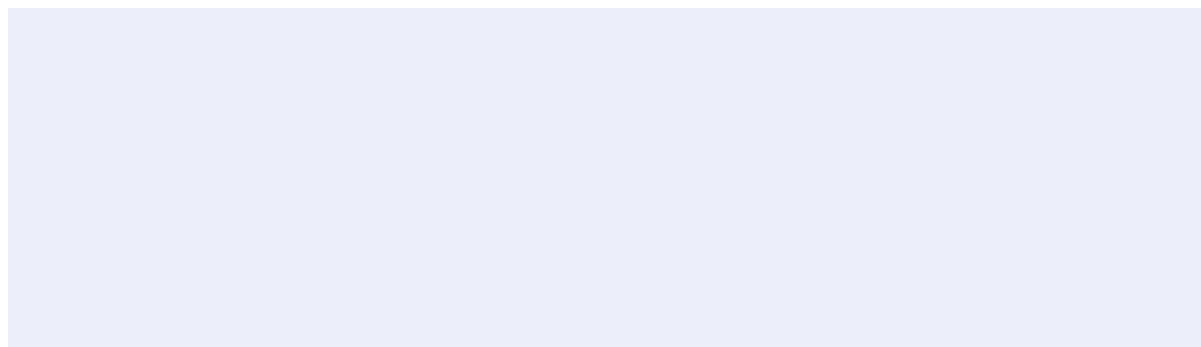
11/17/2015

Payday loan

Payday loan

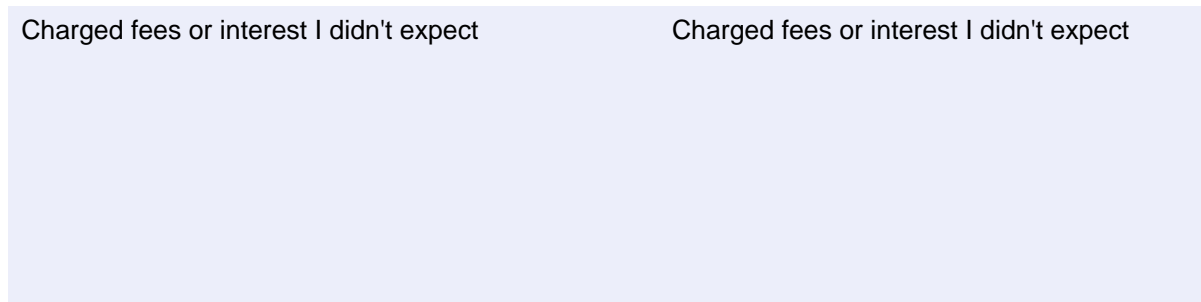
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

offered. I contacted The Cash Store (original creditor) to find out if I could get the original document to assess the situation, and whether or not I owed any amount. They said there was a remaining balance that was sold to a third party, and they did not have the original document. I then contacted their corporate office, who said they did not have any original documentation of the contract, and just stated the payments I paid to The Cash Store. They referred me to the third party the remaining balance was sold to, which was not XXXX XXXX XXXX, but XXXX XXXX XXXX, XXXX.

I had a cash payday loan with cash express have been paying until I got in a financial bind, I tried to talk with them to see if they had some kind of payment plan or something I could do to make paying easier they said no and refused to work with me, now they have started harassing me by calling my home demanding money and also come to my home demanding their money and leaving letters on my door when I am not at home is there any way to stop them from coming to my home

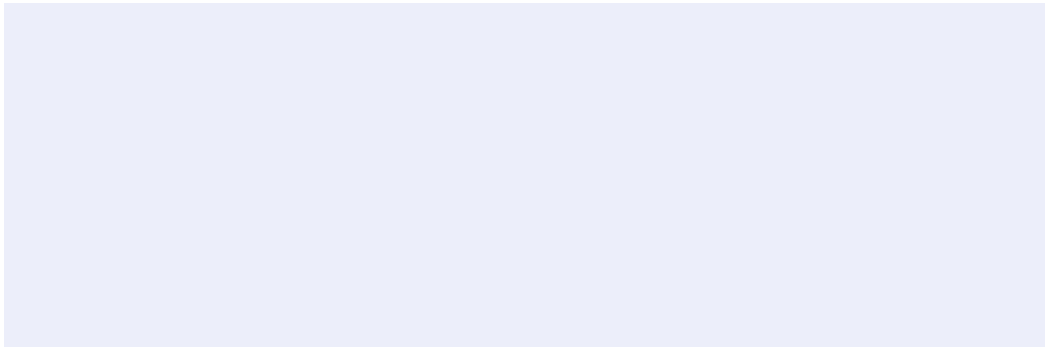
I received a payday loan from castle pay day and paid {\$370.00} I called on XXXX/XXXX/2015 and asked what I needed to pay to pay off loan in XXXX payments. I was told I could pay XXXX on XXXX and next pay XXXX in next two weeks. Then I was contacted an hour later and was told that I would need to pay another XXXX.

I do n't have a problem with paying off the XXXX however I do n't think it 's fair to pay twice as much from what I borrowed.

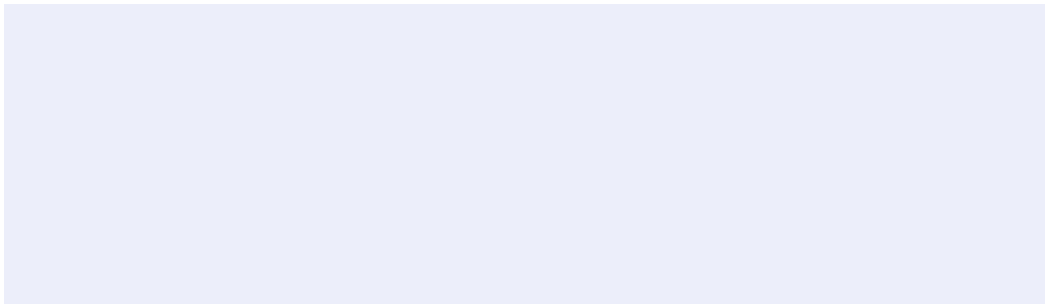
I received a settlement letter from Ad Astra Recovery Services for a payday loan through XXXX XXXX stating that they were willing to settle with me on a past due balance. I contacted them and they agreed upon the settlement. I asked during the settlement process if the items could be removed from my credit report. The representative stated that it is n't something that they normally do, but she would check with her supervisor. She came back to the line and stated that her

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

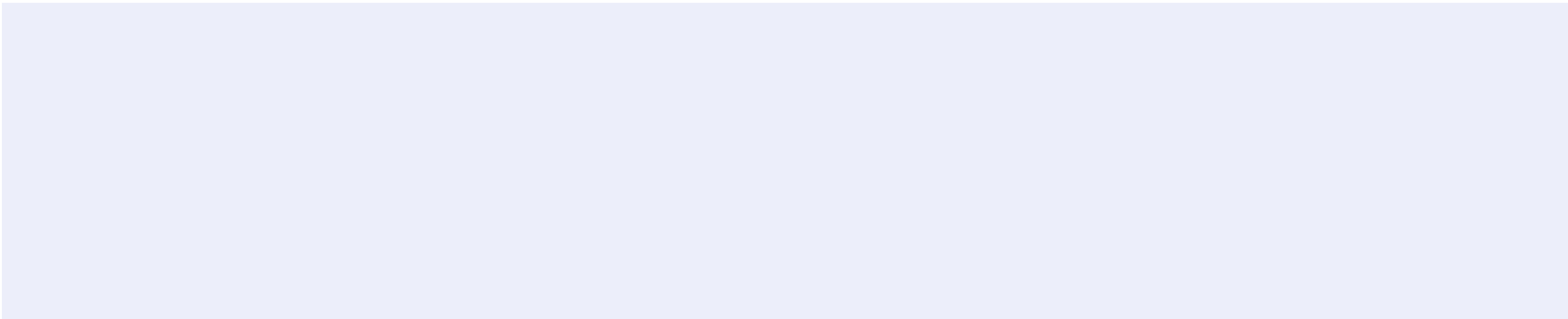


Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Cash Express, LLC	TN	378XX	Web
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Big Picture Loans, LLC	MD	206XX	Web
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Ad Astra Recovery Services Inc	CA	900XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	11/06/2015	Closed with explanation	Yes	No
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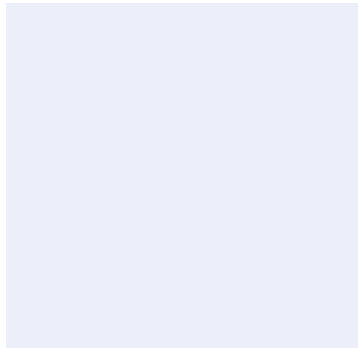
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Consent provided	11/16/2015	Closed with explanation	Yes	No
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Consent provided	11/19/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1643050



1651569

1660061

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/20/2015

Payday loan

Payday loan

12/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

supervisor agreed to remove the account from my credit and o should see an update within 30 days. This happened in XXXX 2015 fast forward to today and the item still is n't removed from my credit reports. I called in today and spoke to XXXX who said that she did n't see the notes where the account would be removed, I asked if the calls were recorded and she said yes. I asked her to listen to the call. She put me on hold, and said she needed to speak to her supervisor. She then came back to the line and said her supervisor looked at the notes on the account and said she did n't see any notes supporting what I was telling her. I then asked well I thought you were putting me on hold to listen to the actual conversation because that would supersede whatever the rep documented if she told me one thing and then documented another. She came back to the line and said she was transferring me to the supervisor. I was instead sent to voicemail.

This company tried to charge me a usury interest rate of over 800 % which is illegal in the USA ... I have received a demand letter from a attorney located at XXXX saying that I owe them {\$1500.00} I know nothing about this activity and this unlicensed company is trying to get them to collect an illegal usury interest rate account.

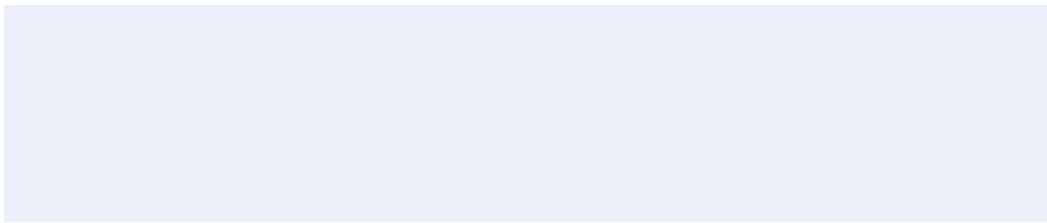
This company does not have a license to conduct this type of activity in the state of California per the Ca. Department of business oversight ... I am also filing a complaint with the California bar association against XXXX XXXX XXXX for violating the Canons of ethics. because this claim that he is trying to collect is unauthorized and illegal.

I applied for a small short-term loan via Speedy Cash in California. In CA, I know there is a law that as a state citizen, I am entitled to a short term loan via a loan provider regardless of my credit score (XXXX). But as I keep getting pre-approved from Speedy Cash, they keep denying me and keep putting dents in my credit report.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial	CA	917XX	Web	Older American
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Speedy Cash Holdings	CA	900XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/30/2015	Closed with explanation	Yes	Yes
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Consent provided	12/02/2015	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1665995

1680387

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/02/2015

Payday loan

Payday loan

11/03/2015

Payday loan

Payday loan

11/30/2015

Payday loan

Payday loan

11/04/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I applied for a payday cash advance for smaller amount but was told the only fund loan in the amount of {\$2500.00}. The representative told me that if I did not want that amount then I could give back a portion to lower my loan amount. I agreed and set up weekly automatic payments for an amount to goto principal. When I got the monthly statement I found it was going to the interest only. The following month I lost my job and asked that they no longer do automatic deduct from my bank account. They agreed and stop the withdrawals. However, each week I would get a call about making a payment. I was honest to say that as soon as I got a new job I would start payments again. The representative said they would note the account but might not stop the calls. I said I was would take the calls and keep them informed of my situation. Then the call stop coming. This week I received a call from a law firm that was trying to serve me because they are filing a civil suit for breach of contract and check bouncing. I told the firm I did not bounce any checks because I never wrote any checks. I also explained that I am looking for work and asked could I set up a payoff for after I get a tax refund in XXXX or XXXX. He was rude and said that they will be suing me so that they can garnish my wages when I do return to work. I do n't believe this is necessary and would be an embarrassment for my future employer to receive that type of paperwork.

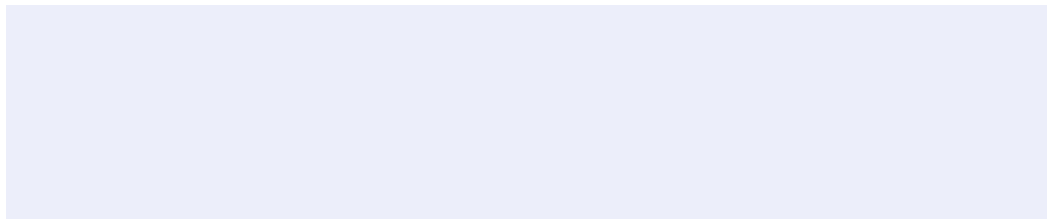
Speedy cash has had a negative mark on my credit report for years.I applied for a loan from them but got denied due to their files showing I have an unpaid loan.I have never received any money from this company.

Lenders charge caused bank charges and overdraft ... after I ran into difficulty making my full payment due to my Daughter being ill..Every two weeks when I got payed I called and made arrangements to pay down balance on loan..which I have been doing since XXXX ... but at the middle of the week before my pay day..an unauthorized draft was sent to my bank ...

I rec 'd a loan from dollar quick in XXXX XXXX loan was for XXXX. last month I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

945XX

Web

Servicemember

Speedy Cash Holdings

CA

902XX

Web

Community Choice Financial, Inc.

TX

760XX

Web

Elly, LLC

HI

967XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/02/2015	Closed with explanation	Yes	No
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Consent provided	11/03/2015	Closed with explanation	Yes	No
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Consent provided	11/30/2015	Closed with explanation	Yes	No
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Consent provided	12/09/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1680975

1637688

1675090



1639881

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/18/2015 Payday loan Payday loan

11/18/2015 Payday loan Payday loan

11/18/2015 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

revoked my authorization for any funds to be withdrawn from my bank acct (XXXX, XXXX, hi.) I asked for balance on acct and how much paid to date. they did n't respond to me. They ignored the revocation and went ahead and took money from my acct XXXX. I asked for my money back and again balance, amt pd and mailing address so I could just mail in payments. to date they still have not responded to my request. their phone # is XXXX pls help me here. thank you XXXX XXXX

I borrowed {\$300.00}, for 1 month and paid {\$190.00} for interest which is outrageous. And made payments every 2 weeks. This is the highest I have paid. This company needs some checking into. It is the Cash Store.

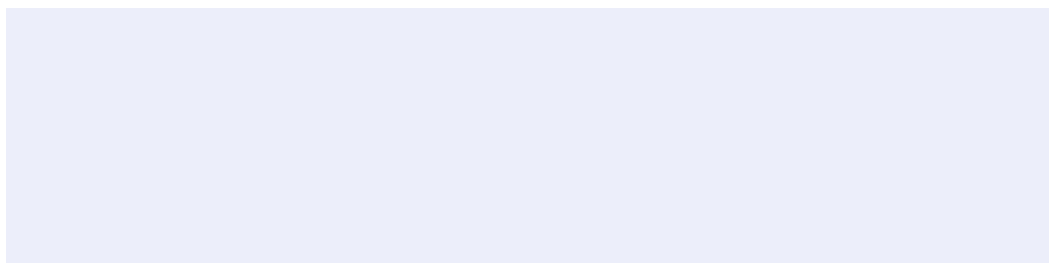
My name is XXXX XXXX XXXX, PH. XXXX XXXX XXXX XXXXXXXXXXXXXXXX This company is charging me {\$900.00} XXXX for medical services I did never use in 2014, I asked for proof, they do n't have any : Credit Items CENTRAL FINANCIAL CONTROL Address : XXXX XXXX XXXX XXXX, CA XXXX (XXXX) XXXX FREE Account Number: XXXX Original Creditor : XXXX XXXX XXXX HOSPITAL Please help me heal my credit, this is affecting me and my finances.

XXXX/Ohio. Called CheckSmart to arrange payments BEFORE loan in default (due to legal situation, court with ex, etc). Advised to default on loan, then I was told they would call me and I could make payments for a duration of 45 days. I did as they instructed me to. I defaulted, and awaited a call. However ; I did not receive a call and they debited my bank account for the full amount due causing me to go negative {\$500.00} and we 're looking at {\$300.00} in overdraft fees since I already set up my account to automatically send checks on my other bills. Called CheckSmart default loan/department and was basically laughed at by a worker then a " manager " as it says in my contract they can debit my account. HOWEVER - they instructed me to go to the store and reloan as the best result since THEY did not keep our agreement. Had they told me they would debit my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cottonwood Financial Ltd.	TX	751XX	Web	Older American
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Tenet HealthCare Corporation	TX	782XX	Web	
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Community Choice Financial, Inc.	OH	431XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/18/2015	Closed with explanation	Yes	No
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Consent provided	11/24/2015	Closed with explanation	No	No
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Consent provided	11/18/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1661023

1661215

1662049

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/07/2015

Payday loan

Payday loan

12/01/2015

Payday loan

Payday loan

12/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account, I would have tried to find a way around defaulting. I was trying to do the right thing since I am in a legal bind and paying a lot of money to my attorney to fight for me in court. This really set me back by far. Now not only am I out this money, I'm out a lot more in fees and frustration.

D2 Management called my cell phone number and hung up so I called them back. CSR XXXX answered the phone and said " You owe for a cash advance and its for {\$300.00}. " I proceeded to tell her that I do n't owe it because I paid it off. She rudely responded with " I will put this on your credit and will let the company know you are refusing to pay it. " Those were not my words. She hung up on me and I proceeded to call back. This time I got XXXX. She looked over my account and said I did not pay it off when in fact I did. I took out this loan in XXXX. In XXXX I paid off all of the advanced places I received a loan from. Making small payments while employed and unemployed. XXXX the let me know that XXXX was going to sue me UNTIL they saw the student loans on my credit report. She proceeded to argue stating that they will do a " hearing " regarding my account. Its been 9 yrs and there has been no contact nor any letter. XXXX stated XXXX contacted me in XXXX and many phone calls and I hung up on them which is completely UNTRUE.

This is my XXXX request to CFPB to file a complaint. I have provided written cease and desist notice by mail XXXX/XXXX/2015 XXXX). The phone calls continue. I sent another letter on XXXX/XXXX/2015 and today I faxed the letter to please stop the harassing phone calls. The phone calls have escalated to XXXX a day. I work from XXXX M-F and drive patients to their appointments for a living. Sun Loans calls my personal cell phone everyday.

On XXXX/XXXX/15 I applied for a payday loan with Ace Cash Express online. The online application asked for basic information about my employment work history etc. After filling out this page i hit submit and a page came up saying a rep will contact you to verify your information. Four hours later i received a call form the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

D2 Management LLC

CA

954XX

Web

Sun Loan Company

TX

782XX

Web

ACE Cash Express Inc.

CA

927XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/04/2016	Closed with explanation	Yes	No
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Consent provided	12/04/2015	Closed with explanation	Yes	No
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Consent provided	12/22/2015	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1686599

1676997

1713057

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/02/2015

Payday loan

Payday loan

12/13/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

rep who instructed me i had to call my bank on 3 way to verify information. After this phone call the rep said i would have my funds withing 24 hours. During this process i never saw or agreed to the terms they set forth. I never signed or revived a TRUTH IN LENDING disclosures. When I called to speak to a manager he indicated I had already signed the documents. I said if i did sign the document i would like to receive a copy showing my signature and he said he can not provide that to me. By law i should receive and have signed the disclosure and ace cash advance did not show me or provide me this document and still proceeded with the loan under terms i was unaware of.

I took out a loan with advance financial under the impression that I was taking out a signature loan only to find out later I was put into a loan that would never pay off. The terms of the loan were not fully disclosed to me. I feel that full disclosure was not given to me

I did n't see the proper selection for my complaint so I chose ca n't contact lender. I am writing because I secured a loan with a company called the Cash Store in XXXX, TX. The loan sad for {\$1200.00}. After securing the loan, my bank account was closed and the lenders were unable to get the loan amount or the interest from me. About 3 weeks later I got a call from an attorney saying that they were filing criminal charges against me for fraud. Saying that I passed a blank check in the state, when in fact, I never wrote a check. I only gave my debit card and they checked to make sure the account was active. I never got anything in the mail from this company, stating that I needed to retain legal representation, just a call from an attorney from a XXXX number stating that I needed to get an attorney or one would be appointed to me. They also stated that a warrant would be issued XXXX my arrest and that fraud would be placed on my record. The actions this company is taking in the state of XXXX is illegal. It is illegal for someone to be arrested for a payday loan in the state of XXXX, yet, they have threatened to do

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Harpeth Financial Services, LLC

TN

370XX

Web

Cottonwood Financial Ltd.

TX

750XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/02/2015	Closed with monetary relief	Yes	No
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Consent provided	12/13/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1678959

1695055



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/02/2015	Payday loan	Payday loan
12/30/2015	Payday loan	Payday loan
01/15/2016	Payday loan	Payday loan
01/06/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

so. I want people to know that this is illegal. Is there any way you can help me get this taken care of? Thank you in advance!

Integrity Asset partners is a debt buyer who is helping continue a scam set out by a scam portfolio debt seller. They say they are hiding behind a non disclosure of who they purchased it from. They also sold it to XXXX which threatened with legal action if I did n't pay them, do not mirandize, and juice the amount that they say was an original loan amount when in all actuality the loan never existed. integrity is the only thing in their name that is actually in existence. They knowingly purchased bad cheap paper and sold it to people they did not do their due diligence on.

I can not keep up with my payments, barely getting by Paycheck to Paycheck, my Account has been constantly negative & I did not know the State of Oregon does not allow Online Payday Loans. I contacted to State of Oregon regarding this matter & they suggested contacting this Agency via Website. It is an XXXX for Online Payday Loans called Greenline Loans [https : //www.greenlineloans.com](https://www.greenlineloans.com) The Consumer Protection - Oregon Department XXXX recommended that I contact this agency.

I got a {\$300.00} payday loan from northern plains funding. I was not made aware that I would be paying over {\$2000.00} to pay off my loan. They are currently taking {\$90.00} from my account every payday stating that the {\$90.00} is only paying for the interest. I have called to make payment arrangements and to get advice as to how to pay this off and they refuse to give any help.

The company deducts interest from partial principal payments when paying scheduled installment payments.

The company does not have a means for consumers to make payments to principal balance only.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Integrity Asset Partners, Ltd.

RI

028XX

Web

GVA Holdings, LLC

OR

972XX

Web

GVA Holdings, LLC

CA

954XX

Web

Risecredit, LLC

WI

532XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/17/2015	Closed with explanation	Yes	Yes
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Consent provided	01/05/2016	Closed with explanation	Yes	No
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Consent provided	01/20/2016	Closed with explanation	Yes	No
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Consent provided	01/11/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



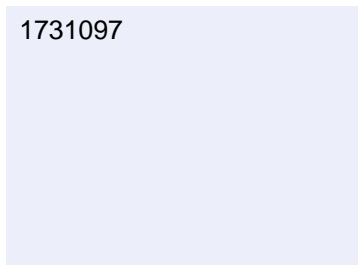
1680624



1722567



1745438



1731097

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/06/2016	Payday loan	Payday loan
01/07/2016	Payday loan	Payday loan
01/18/2016	Payday loan	Payday loan
12/21/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

The company does not honor its loan agreement. The loan agreement clearly states partial principal payments will not incur interest ... Please see attached loan agreement

This activity was due to identity theft. I have sent over XXXX letters to the collection agency via my attorney demanding verification of debt (loan documents, copy of check used for the loan, etc.) and they have yet to send me anything. My complaint is that they have re-aged the debt several times over the past two years which adds time to its removal from my credit report. It is my belief that they are doing this illegally.

Was told that first payment was gonna be slightly higher but paperwork states something totally different need exact amount of first payment

I received a loan through Speedy Cash in the amount of XXXX. I set up the loan with them with a specific bank account. I defaulted on my loan due to not having a job. However, I called to set up payment arrangements and Speedy Cash told me my account has went over to a third party collection agency. They also provided me with XXXX. I never provided them with my debit card from XXXX XXXX information. However, recently a transaction has been charged to my account in the amount of XXXX that I did not authorize. I called to speak with both Speedy Cash and Ad XXXX and both had been blaming each other for this transaction. I spoke with at least XXXX different agents to get clarity on how they were able to access my account that I did not provide them with. Speedy Cash stated they had this information on file from a previous loan I had through them and retained the information. I told them to no longer charge my card and any payment I make.. It would be made through money order or through XXXX of their local stores. My card was still charged without my consent.

Green Line Loans the Lender has been paid back XXXX to date on a XXXX dollar loan. After consulting with my attorney I found out they are not licensed to do

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Ad Astra Recovery Services Inc

TX

752XX

Web

CNG Financial Corporation

LA

700XX

Web

Servicemember

Speedy Cash Holdings

TX

752XX

Web

GVA Holdings, LLC

CA

917XX

Web

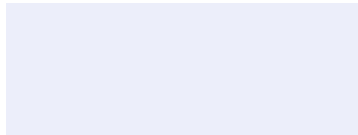
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/12/2016	Closed with explanation	Yes	Yes
Consent provided	01/12/2016	Closed with explanation	Yes	Yes
Consent provided	01/18/2016	Closed with explanation	Yes	No
Consent provided	01/05/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1729389



1731011

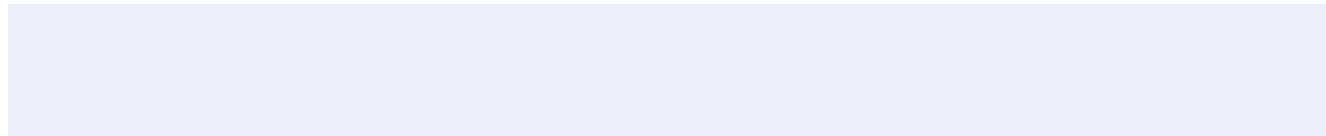
1746847



1710762

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



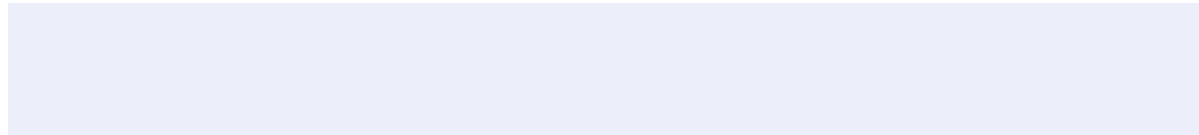
01/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

business in the state of California and I over paid them XXXX which in the interests of good faith I 'm not asking for a refund. Thy claim I still owe XXXX and change.

I applied for a loan on XX/XX/XXXX. The loan was denied due to an overdrawn checking account with XXXX XXXX XXXX. I received a denial letter while I was at the store from the CSR. I called Check N Go the next morning to see if I could get the loan using a bank account that was in active status. The CSR informed me that there should n't be a problem obtaining a loan because the account was positive. I went in to the store later that morning. The rep did n't have me complete a new application. She just input the XXXX account number in the system. She requested that I have a seat while the application was processing. After processing she called me back to the counter and said oh wow, you were still denied but the computer did n't print the denial letter. She stated maybe I had some medical bills that were keeping me from obtaining the loan. I left the store trusting the CSR without receiving paperwork about the denial. I received a call from the store manager on XX/XX/XXXX asking when I was going to come into the store to make a payment on my loan. I informed her that I did n't have a loan with them. She informed me that she had a denial letter, approval letter and contract! I strongly stated I do not have a loan with your store. She told me she would look into some things we discussed over the phone so I waited about an hour for a call back. I decided to call her and she said I 'm glad you called because the phone number you gave us is no longer active. I asked her if she still thinks it 's a coincidence that both the checking account number and the cell number are entered in the system incorrectly. I asked her how much is the loan I supposedly received from you all and she said XXXX! I asked her to contact the general manager and inform him I would like to hear from him directly. He called and discussed the matter with me later in the day. He indicated they would have the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CNG Financial Corporation

WI

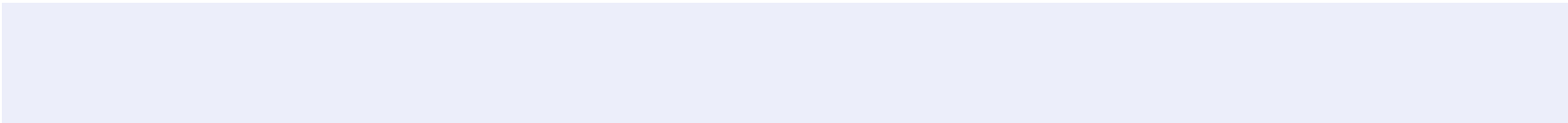
532XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided	01/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1725282

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/22/2015

Payday loan

Payday loan

12/22/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

risk management team get involved with this matter and he would call me within the next day or two. I did n't receive a call back so I gave him a call on XX/XX/XXXX and he indicated it was indeed fraud that the associate I worked with would be dealt with for this fraud. I asked him what did they do to her regarding this matter and he said he ca n't discuss it with me due to the legal issues. He said they paid off the loan in the amount of {\$3300.00} and reported it to XXXX. He informed me that it 's like this never happened! He said they do background checks but sometimes things slip through the cracks. I do n't feel comfortable knowing the store has my personal information with a CSR that is a thief. I requested a copy of my file from the General Manager and he indicated he would need to contact the loss prevention department. He said he does n't feel like I have anything to worry about because she was probably just trying to get some quick cash! They have access to my social security number, XXXX bank accounts, my photo id, paystubs, my address, my place of employment. They have practically my livelihood. This is ridiculous consumers trust these people to be law abiding citizens. The information they have is too sensitive. I do not feel comfortable at all about this situation.

I was double charged at an establishment and was told i could not get my money back. after, speaking with a higher up rep of the company i finally received XXXX of my payments back. Today, I went to pay my loan off and re barrow and now i am being told that i can not because i missed a payment. i have receipts for XXXX and XXXX payment. i contacted the district manager again. And this time i was told to leave the store and that was that. I explained to this person that i have receipts and he still would not honor what i had to say. at this point my contract is void because they did not hold up the end of the agreement on their end. the district manager also hung up in my face.

Could n't verify my address supposedly after fasley advertising credit for all. The

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

FIRST CASH FINANCIAL SERVICES, INC.

CO

809XX

Web

Flurish Inc.

NJ

641XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/07/2016	Closed with explanation	Yes	No
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Consent provided	01/12/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1711229

1713304

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/08/2016	Payday loan	Payday loan
12/29/2015	Payday loan	Payday loan
01/09/2016	Payday loan	Payday loan

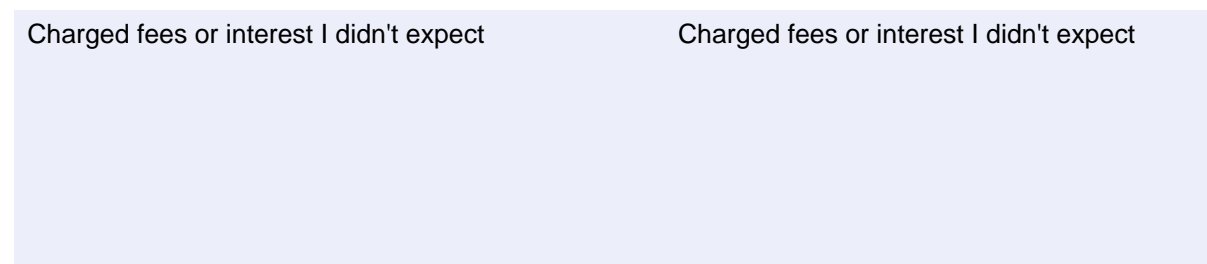
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

companies that provided the information are XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, NV XXXX, and XXXX XXXX XXXX XXXX XXXX XXXX , FL XXXX. The company that offered the loan was Flourish Inc. DBA Lendup XXXX XXXX XXXX XXXX XXXX XXXX XXXX , CA XXXX.

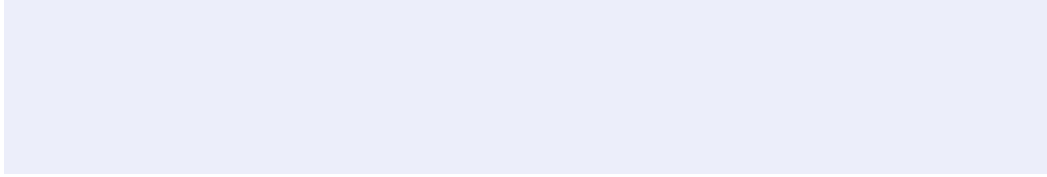
Highpoint Asset INC XXXX is calling me several times daily and harassing me stating I took out payday loans in 2012 and did not pay them. I did not take out payday loans from these people and the ones I did from other companies i repayed a long time ago. I do not know how they obtained my ssn.

I opened a payday loan with Speedy Cash in XXXX 2014 and was charged extremely high loan fees. I filed Chapter XXXX bankruptcy in XXXX 2014 and reported all of my debts to the attorney. This account is still open and this pay day loan company located in XXXX Texas (XXXX XXXX XXXX) refuses to acknowledge that I am in bankruptcy. I have filed a dispute with the credit reporting agencies but I have not received a satisfactory judgement.

I am receiving threatening phone calls from a XXXX Number, XXXX, stating that i owe money for a default pay day loan from XX/XX/XXXX. Check N Go is the company. The man, who has a bad XXXX accent, stated if i did not pay immediately i would be arrested and charged with XXXX different things. I asked for a verification of debt letter which is what Check N Go collections told me to do, he refused and got angry. Told me i had to pay at a XXXX XXXX store which i found odd. I asked why i have never received anything prior to this in almost 6 years and he said they sent me 2 letters but no one was there to receive it. Wouldnt they leave a note saying a certified letter was trying to be delivered? I have never received anything. I spoke with them on XX/XX/XXXX, when it started, on XX/XX/XXXX asking for the verification letter, which he said he would email and never did, and tried to call on XX/XX/XXXX and XX/XX/XXXX with no one answering.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

High Point Asset Inc	MI	497XX	Web	
Speedy Cash Holdings	TX	770XX	Web	Servicemember
CNG Financial Corporation	MI	490XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/02/2016	Closed with explanation	Yes	No
Consent provided	12/29/2015	Closed with explanation	Yes	No
Consent provided	01/15/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1732289



1719726

1735068

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/20/2016	Payday loan	Payday loan
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01/09/2016	Payday loan	Payday loan
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01/20/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check N Go stated i do have a debt but collection agency they sold it to is out of business so they cant help with who i actually owe. I will gladly pay any debt i have, but this guy and place seem like a scam. I dont want to give my money to someone who wont verify who they are. XXXX says their number is an IRS scam and when i told him this, he got angry. I need to know what to do.

I have the threatening email, screenshots of dates and times i called, and the email i sent in reply asking for more information. Which they never responded to. XXXX XXXX from XXXX XXXX XXXX contacted me from XXXX stating I owe a loan and I need to contact by end of business day or I may be charged by my county for a case. I have been receiving harrassement phone calls to me and family members. I received a contract to sign via email from XXXXXXXXXXXXX to make arrangements to pay XXXX installments to stop case from escalating. after I agreed I did further research to originally debtor to find out this loan from longtime ago has been in good standing and has not been forwarded to this collection agency in question. I feel I have been scammed and they got XXXX installment from me but no more. they are very convincing so I was afraid and got scared so they can leave me alone.

My loan was sent to collections without my knowledge. Has charged additional fees

I got a loan from a Payday Place in XXXX GA. When I took the loan out 3 mos ago they told me that it was an installment loan and i agreed i didnt have to put any of my stuff up the man behind the counter told me he already took care of that. I asked him and he showed me a paper of many items on a list I told him that I dont own any of that and he told me dont worry that he makes up paper work all the time so he told me my 1 st payment will be around {\$70.00} dollars because I am on SSI check I get once a month. I get {\$680.00} to live on a month for myself and my younger son. I went into pay my 1st payment and since i was 1 day early I had

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	TX	777XX	Web
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ACE Cash Express Inc.	WA	984XX	Web
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TMX Finance LLC	GA	310XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	01/20/2016	Closed with explanation	Yes	No
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Consent provided	01/09/2016	Closed with explanation	Yes	Yes
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Consent provided	01/28/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1751063

1734887

1749941

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

01/11/2016 Payday loan Payday loan

02/16/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

to pay a fee of {\$110.00} that upset me I asked the lady where that man was that took my loan app. And she said that he is not with the company anymore so they moved me from a installment loan to a 30 payday loan i could not pay {\$700.00} back to them so the lady told me that she will keep my payments low. On XXXX XXXX XXXX I called Insta Loan in XXXX Ga, and told them that I am sending a friend in to pay my payment of {\$70.00} i told them i was sending a little extra of {\$80.00} dollars The lady was very very rude to me she said that since i was paying early that i had to pay {\$90.00} and if I didnt pay that it will cost me each day of being late {\$35.00} dollars. They have called me everyday for 10 days now and told me that I have no rights. They called me day and night and even on there own cellphones. I called then yesterday XXXX XXXX XXXX and the lady at Insta Loan told me that if I did have {\$200.00} To her I will be in jail she was so rude to me My XXXX are falling apart ehat can I do. Thank You.

I have not gotten a pay day loan for several years. (not sure when exactly). For the past two months a company named XXXX XXXX XXXX has been calling and when I answer they hang up. I am filing for bankruptcy and tried to call them back to give them my information, and every time I get disconnected. Not once have I heard from a real person, it 's always a machine. i do n't know what they want because my payday loan was paid off.

When I applied for this loan for XXXX, no one told me they would be charging me 299 % apr. They are charging me almost {\$200.00} per month in interest. I did sign their agreement but I did not understand because they never informed me of any of these things. They just told me to sign the document. They also made me give them my banking username and password before they would give me the loan and told me it was ok for them to do this under the FDIC so they could verify my income. I never expected this type of burden. I was only trying to buy my children/grandchildren some XXXX presents. I am retired and on XXXX and there

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Element Global Services

MN

553XX

Web

Enova International, Inc.

VA

240XX

Web

Older American,
Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/18/2016	Closed with explanation	No	No
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Consent provided	02/16/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

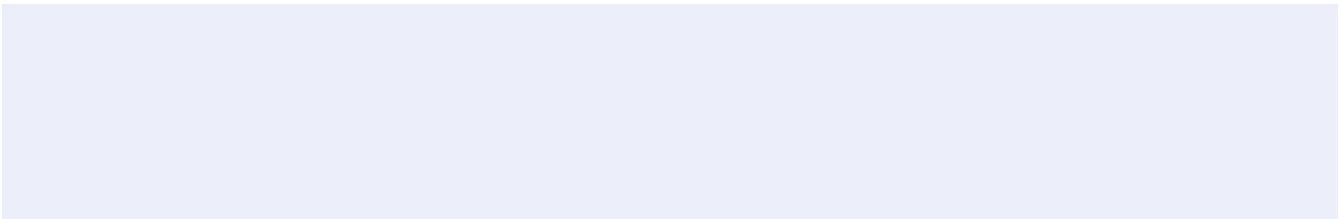
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1790005



Payday Loan Complaints with Consumer Complaint Narratives

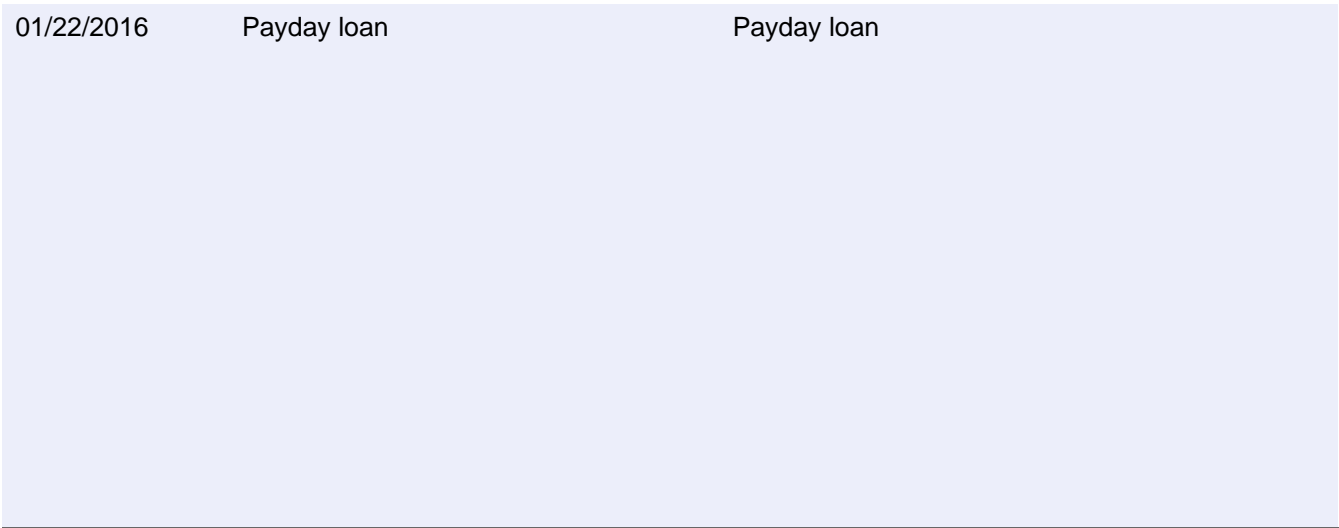
Based on Consumer Complaints



01/21/2016

Payday loan

Payday loan



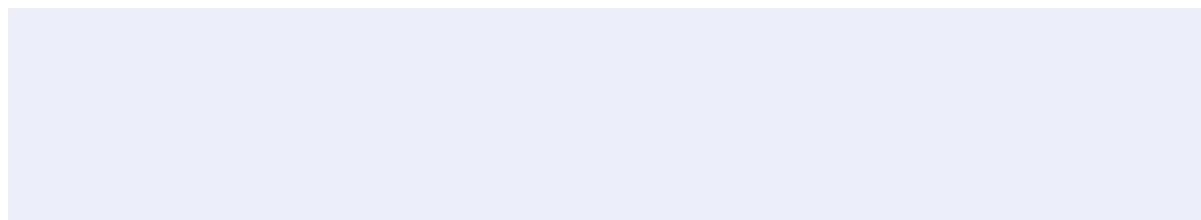
01/22/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

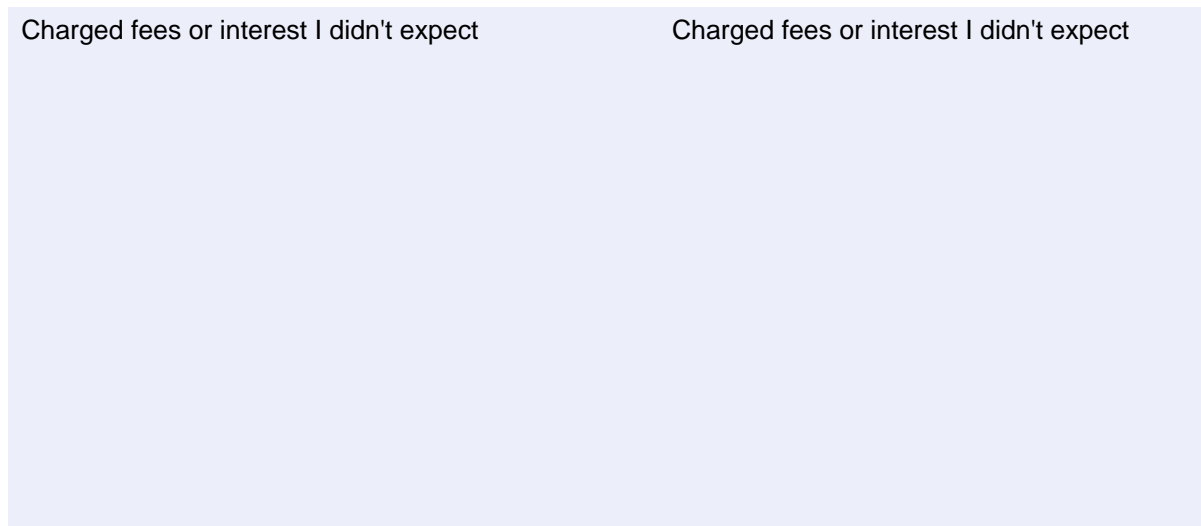


Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

is no way in this world I can afford this type of ripoff. I feel like I have been taken advantage of because they knew my age and probably knew I did n't understand what was going on. After getting on the internet and reading the thousands of complaints about CashNet, USA I really wish I had done that before I got this payday loan.

I received a bank statement in the mail for an account I have n't used in over 3 years. I did not apply for any payday loan. had no idea that bank account was still open.

How could they have done that? I did not agree to anything did not sin anything. I want that money reversed and given back!

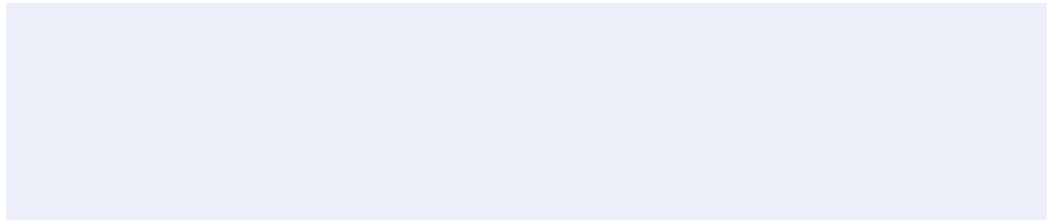
It was an ACH from Radiant Cash on XXXX/XXXX/16 for {\$500.00}.

Please help with this.

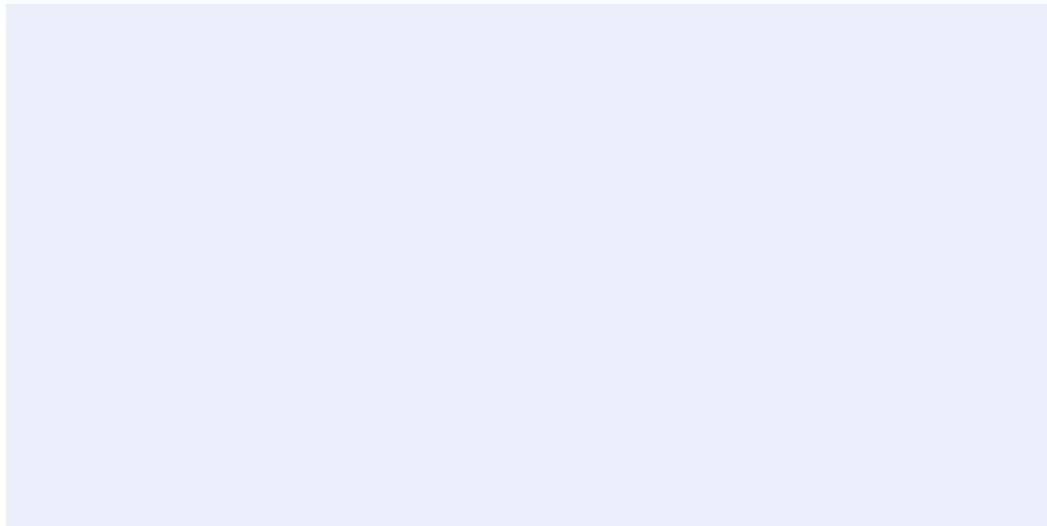
I went to this loan company and i took out a {\$600.00} dollar loan the man took my app and i gave him my info i am on social security i told him to please keep the payments low he said he will so when i went into pay my 1st payment it was {\$110.00} dollars i asked the lady why was it that much she said that i was not suppost to be on a installment loan that it was moved to a payday loan i asked her when the man was that i needed to talk to him she told me that he was not working with them anymore so i asked her to keep the payments low she agreed but on my 2nd payment it was not bad at all it was {\$70.00} so when it was time to pay my 3rd payment i was really upset they wanted me to pay {\$90.00} and i did offer them the {\$80.00} dollars but they refused to take my payment and not they say i owe each day a late fee of {\$35.00} dollars. I am on a small income i told them and they sad that it was my problem, They call me many times a day and on the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

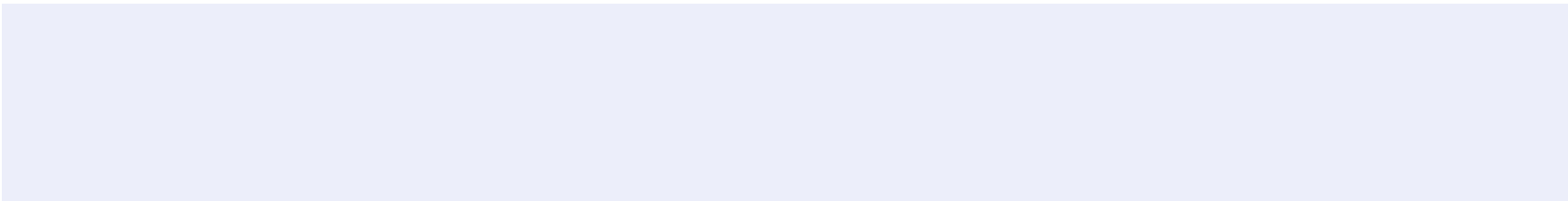


Company believes complaint is the result of an isolated error



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



LDF Holdings, LLC

OK

740XX

Web

TMX Finance LLC

GA

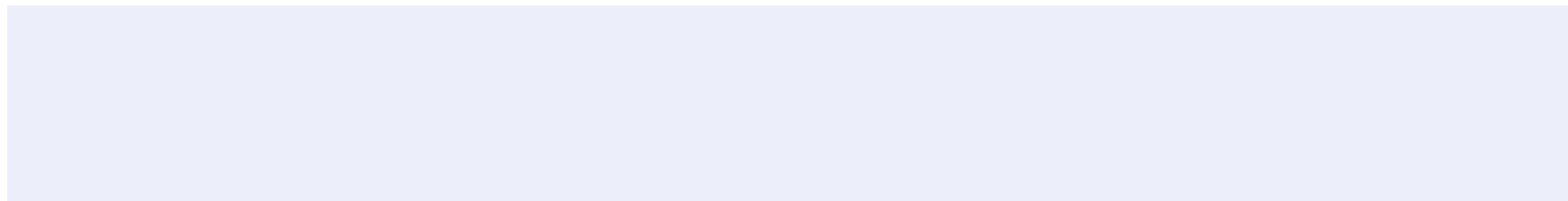
310XX

Web

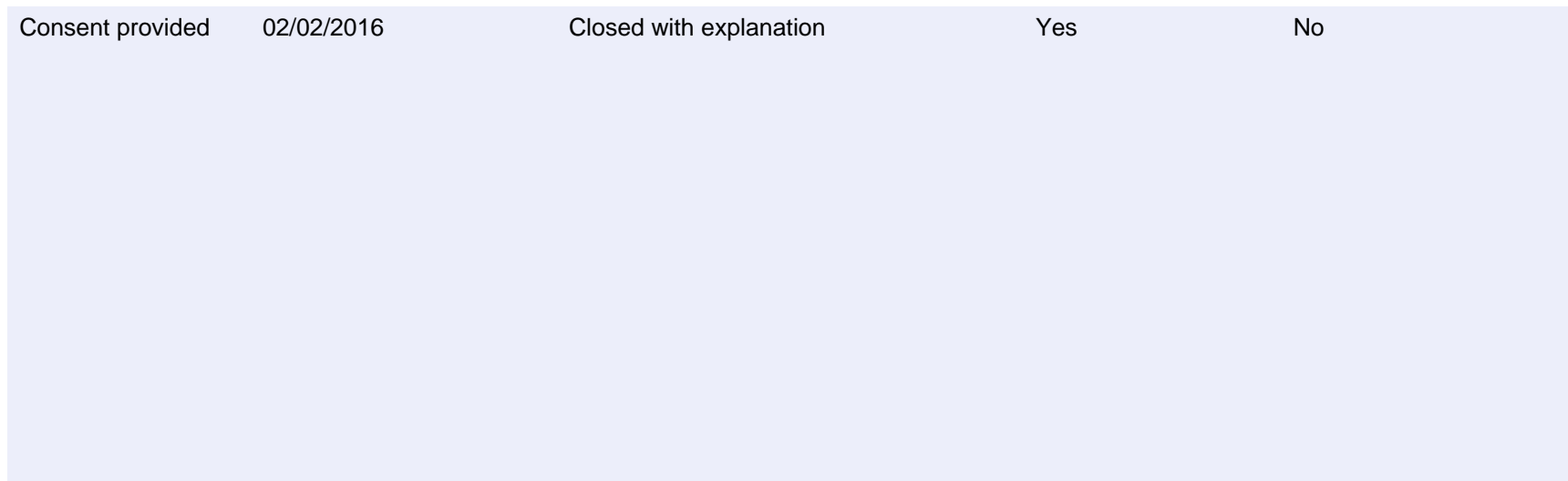


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



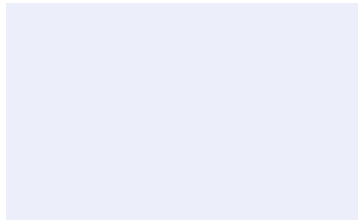
Consent provided	02/29/2016	Closed with explanation	Yes	No
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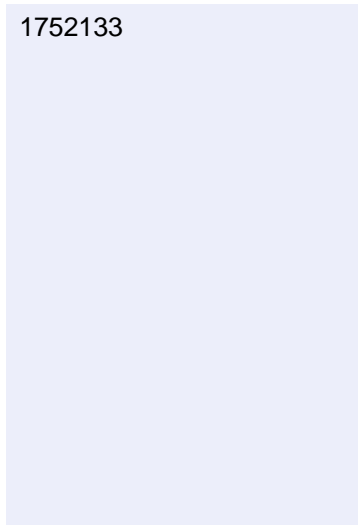
Consent provided	02/02/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



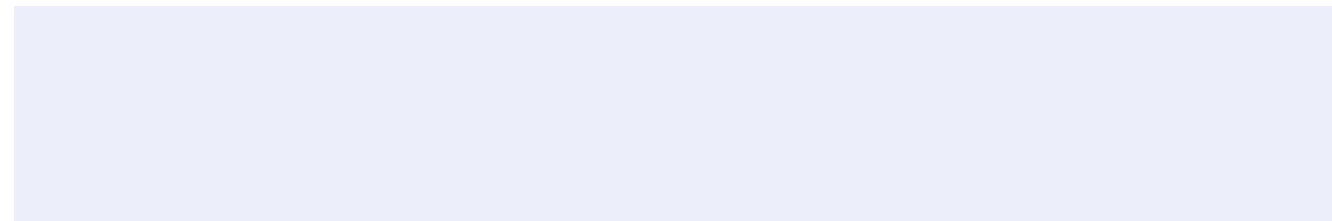
1752445



1752133

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



01/27/2016

Payday loan

Payday loan



02/16/2016

Payday loan

Payday loan

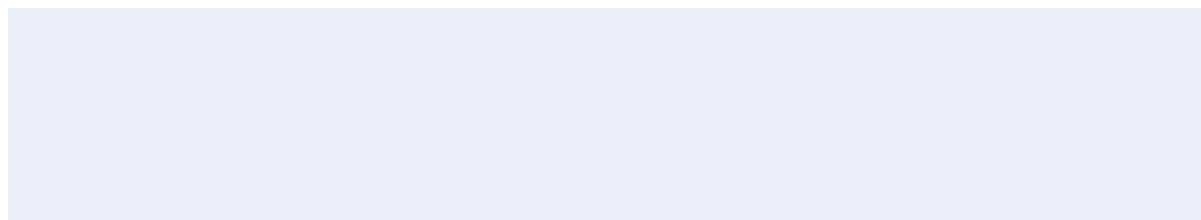
01/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

weekend non stop back to back calling they even call me from their own cell phones they said that i have no legal rights but what gives them the right to change my personal installment loan over to a payday loan this is so wrong. when i talk to them on the phone they are so hate full talking to me. What Rights do I have, Thank You.

I received a call from a XXXX XXXX who works for XXXX XXXX XXXX but pretentious to be a police officer. He first contacted my sister in law threatening to lock her up if she did n't pay him XXXX dollars within one hour. She intern called me. And gave me a phone number for him XXXX. I called him and he wastalking about coming to arrest me and my sister in law if I did n't pay him XXXX within one hour. He was very rude and threatening me with cursing and coming to lock my a up. I also was called from his office by a female who just impose as a court clerk. The phone number she used was XXXX which appeared to be a XXXX bogus phone #. I was threaten by XXXX XXXX and his associates which I an XXXX and have health issues that caused me to have a XXXX XXXX. And they caused my sister in law XXXX XXXX XXXX. Something needs to be done about this. A friend of mines paid XXXX to this company because of his threats. And in personinating an police officer is a crime as well as communicating threats. Please get this man and his associates. His phone number is XXXX. Help my name is XXXX XXXX my email address is XXXX XXXXXXXXXXXXX.

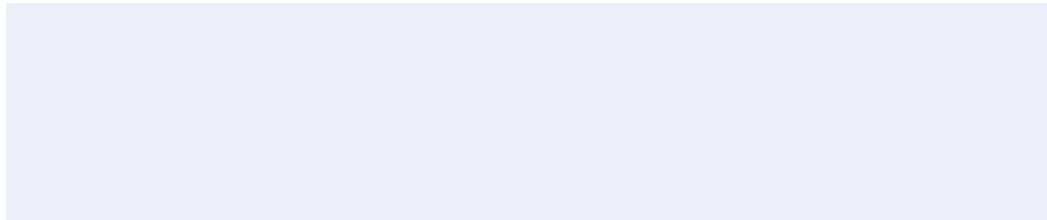
I received a payday loan and prior to the due date of the loan Advance America contacted my wife on her phone line as a reminder to pay on due date. My number is active should of been the only number contacted unless the loan was past due and my wife was contacted as a reference (as intended when her info was left). My wife has now received 2 calls from advance america.

I am now getting harassing emails on top of the phone calls.

Here is the latest email : Loan/Debt information Reference No : XXXX Due

Payday Loan Complaints with Consumer Complaint Narratives

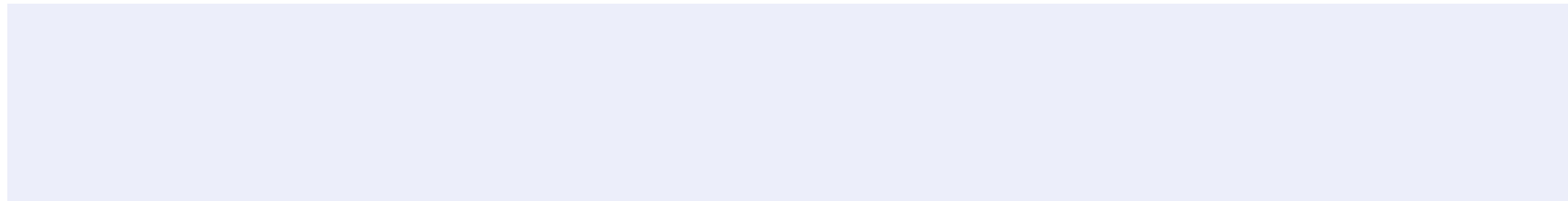
Based on Consumer Complaints



Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CNG Financial Corporation

NC

282XX

Web

Advance America, Cash Advance Centers, Inc.

CA

956XX

Web

ACE Cash Express Inc.

TX

751XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	01/27/2016	Closed with explanation	Yes	No
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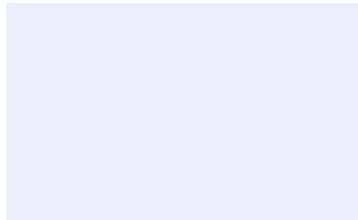
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Consent provided	02/16/2016	Closed with monetary relief	Yes	No
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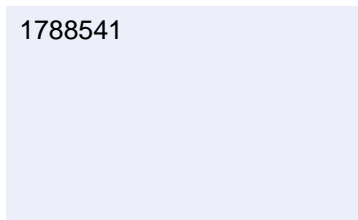
Consent provided	01/27/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1759705



1788541

1760333

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Amount- {\$970.00} Loan Company/Lender- ACE INC.

We are here by to inform you that you are going to be legally prosecuted in the Court House within couple of days. Your SSN is put on hold by US Government, so before something goes wrong we would like to notify you about this matter. It seems apparent that you have chosen to ignore all our efforts to contact you in order to resolve your debt with XXXX XXXX. At this point you have made your intentions clear and leave us no choice but to protect our interest in this matter.

XXXX XXXX XXXX XXXX Has Stated XXXX Serious Allegations Against You And They Are : (1) Violation Of Federal Banking Regulation (2) Collateral Check Fraud (3) Theft By Deception (XXXX) And The Biggest One Is E.F.T. That Is Electronic Fund Transfer Now, this means few things for you. If you are under any state probation or payroll we need you to inform your superior or manager what you have done in the past and what would be the consequences once the case has been downloaded and executed in your name. If we do not hear from you within 48 hours of the date on this letter, we will be compelled to seek legal representation from our in-house attorney. We reserve the right to commence litigation for intent to commit wire fraud under the pretense of refusing to repay a debt committed to, by use of the internet. In addition we reserve the right to seek recovery for the balance due, as well as legal fees and any court cost incurred.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I continuously receive phone calls from a company named Premier Recovery Group (PRG). I decided to contact them today to find out what is the nature of their consistent calls. They mentioned something about an online loan from many years ago that I have no knowledge of. in addition to the rude tactics the representative had while speaking with me, there are several FDCPA and TCPA violations. The agent never provided the mini miranda, did not properly identify he was speaking with the correct person nor did he provide the recording statement. I have never given this organization express consent to dial my cell phone number ; I do not even know who they are. When I verbally requested a cease and desist the agent began to yell " Pay your bill " several times and hung up, then called right back. I did not apply or receive any payday loan for whatever time period they are claiming

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Premier Recovery Group

IL

617XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/22/2016	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1790410

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

02/26/2016	Payday loan	Payday loan
02/26/2016	Payday loan	Payday loan

02/12/2016	Payday loan	Payday loan
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02/18/2016	Payday loan	Payday loan
------------	-------------	-------------

02/27/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender	Can't contact lender
Can't stop charges to bank account	Can't stop charges to bank account
Received a loan I didn't apply for	Received a loan I didn't apply for
Can't stop charges to bank account	Can't stop charges to bank account
Received a loan I didn't apply for	Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Lender Will not stop calling my place of employment

I had a loan for XXXX from Mysydayloan.com. On XX/XX/XXXX I sent them a notice revoking ACH authorization because although I had already paid them XXXX they still showed me owing a balance of XXXX.

The legal interest rate for a payday loan is XXXX per XXXX, which would be XXXX maximum interest.

This morning I looked at my bank statement and they have once again taken XXXX despite my revoking my ACH authorization.

Ace cash express is claiming (by e-mail) that I requested a loan through them in California. I never did. I have not been to California in years. I do n't want to call them. But I want to see if anybody can go after them for lying and potentially stealing my identity. I have already placed a fraud alert on my account. Here 's the e-mail I am receiving : A cash payment of {\$290.00} is due on XXXX/XXXX/2016.

Visit ACE Cash Express at XXXX XXXX XXXX XXXX to repay your loan.

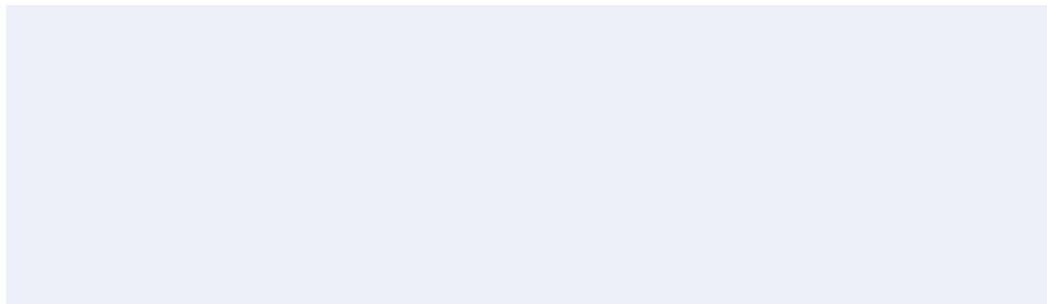
If you have any questions please do n't hesitate to call us at XXXX.

Speedy Cash took {\$1000.00} out of my bank account without my permission on a {\$300.00} loan.

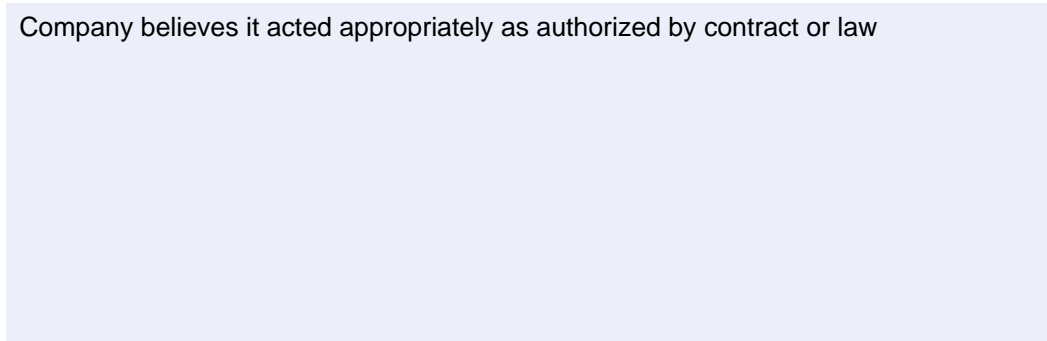
On XXXX XXXX, I received a letter addressed to my home from XXXX who identifies themselves as a debt collector. The letter indicated that I had an outstanding balance with Green Trust Cash in the amount of {\$350.00} principal, {\$100.00} interest, and {\$60.00} in fees. However I have had no financial dealings with any such company and have never applied for any loans, cash or any other type of account. I called and spoke to a representative of Green Trust Cash who would not provide me their full name or answer any other questions about the account other than to verify that my name was used to open one. I also ran a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

WLCC	FL	336XX	Web
Zarvad III S.A.	CA	911XX	Web
ACE Cash Express Inc.	PA	180XX	Web
Speedy Cash Holdings	TN	379XX	Web
Green Trust Cash, LLC	OH	450XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	02/26/2016	Closed with explanation	Yes	No
Consent provided	02/26/2016	Closed with explanation	Yes	No
Consent provided	02/12/2016	Closed with explanation	Yes	No
Consent provided	02/18/2016	Closed with explanation	Yes	No
Consent provided	02/27/2016	Closed with monetary relief	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1805939

1806532

1783228

1792452

1807584

Payday Loan Complaints with Consumer Complaint Narratives

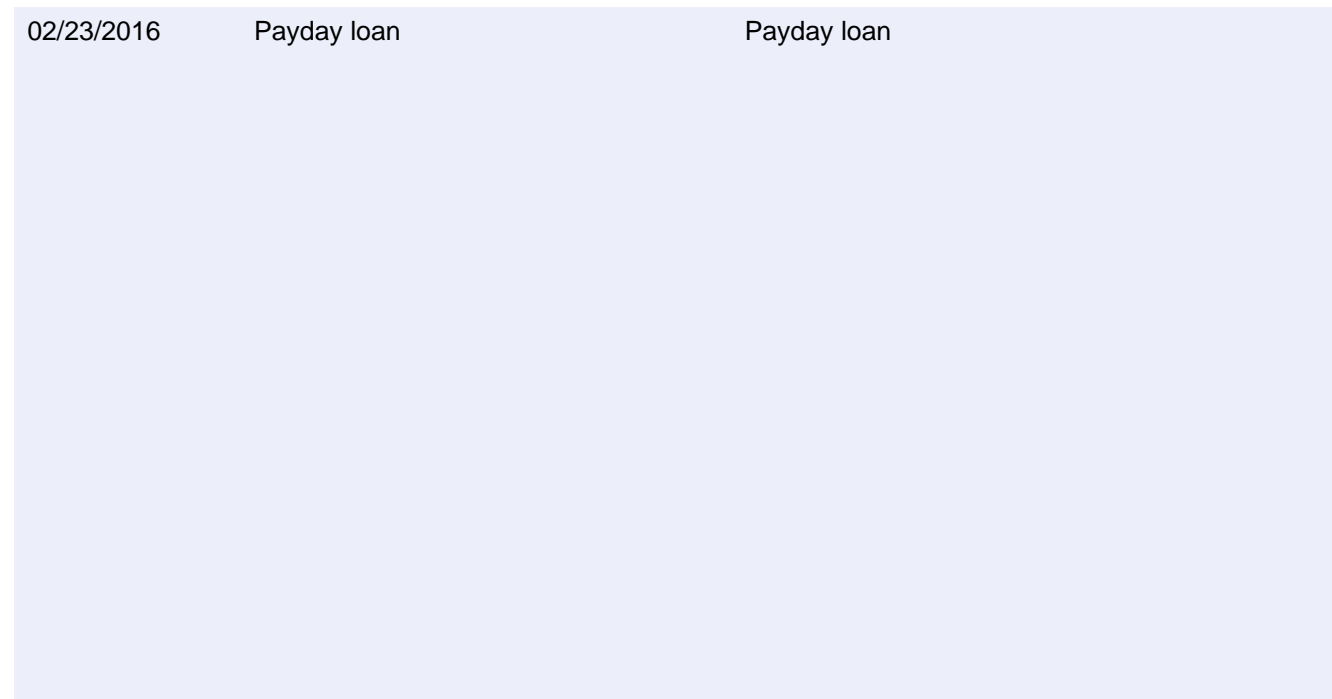
Based on Consumer Complaints



03/04/2016

Payday loan

Payday loan



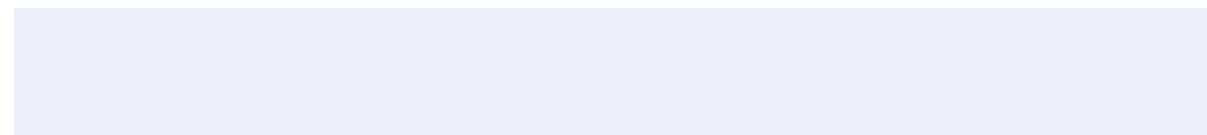
02/23/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account other than to verify that my name was used to open one. I also ran a credit check after receiving the letter and there was no such account that appeared on the report.

I recently acquired a XXXX loan from castle pay and they said my first payment would be nothing but interest, I 'm ok with that but nowhere did it say that I would end up paying over XXXX for a XXXX loan. The truth and lending statement was not presented to me until after everything was done and I went looking to see how many payments I would have to make. A years worth every other week. That 's. A lot. I would appreciate if someone would investigate this. They are deceiving people. Wish I would have done more investigating before I took out this loan.

Learned my lesson

I did not see the correct category so I choose this one.. I applied for a loan modification in 2012 with Ocwen Loan Servicing LLC . after many attempts of filling out countless packages of there loan applications and going through a different agent time and time again because it seems they have a high turn over of employees I have been turned down time and time again without getting an answer as of why it has been 4 years now and they finally decided to just stop helping me and shift my loan over to a company called XXXX. No cover letter no explanation of why Is it because of my XXXX Last Name could it be a XXXX thing with them????? I believe I have been scammed by this organization and I would like you to look into it? I am XXXX years old, I work in the movie industry I know these companies have worked with many of us who have faced work going to other states that has affected us all financially. they would not help me my husband became XXXX for one year and I explained to them I was the sole supporter they would not help me ... I want to file a complaint. I think they are a prejudice company and I want an explanation and I would like to see them audited I believe they scammed me for 4 years and now they just dumped me over to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Based on Consumer Complaints

Web

Older American

Based on Consumer Complaints

No

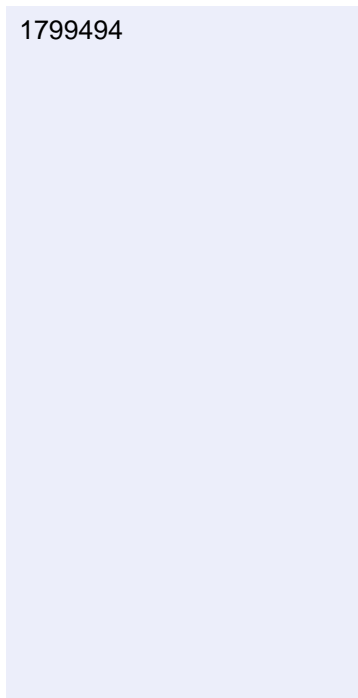
No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



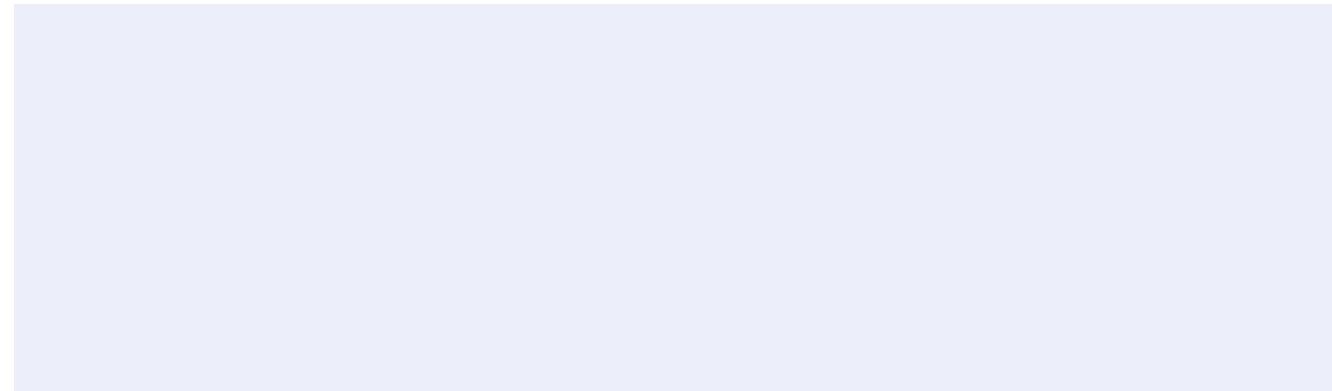
1818706



1799494

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



02/19/2016

Payday loan

Payday loan

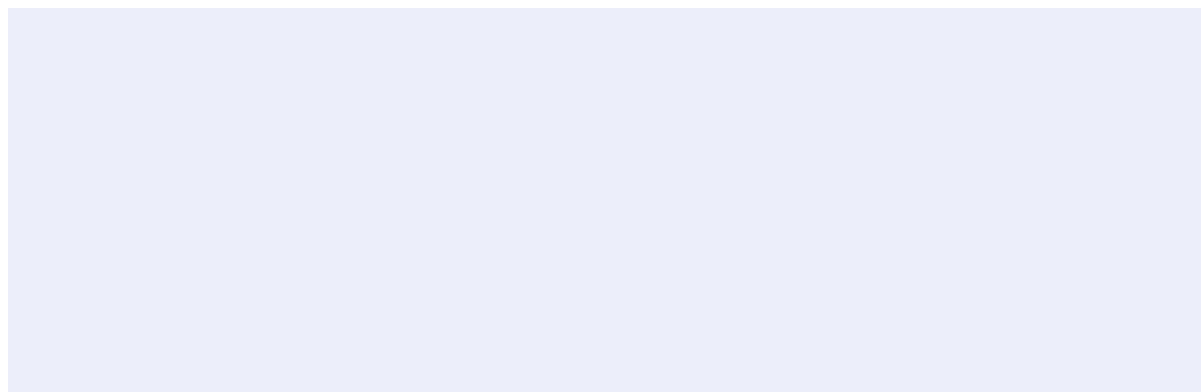
03/04/2016

Payday loan

Payday loan

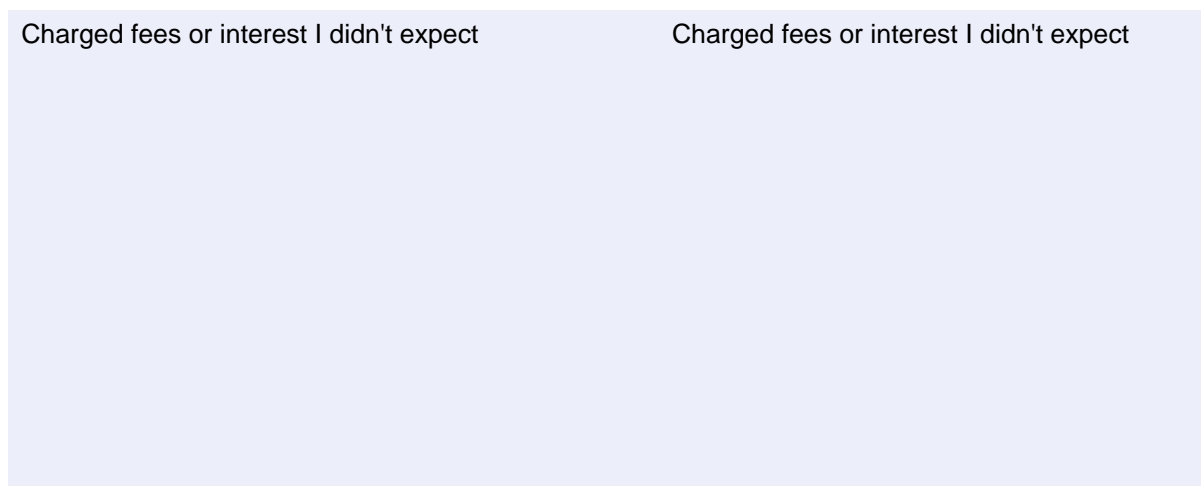
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

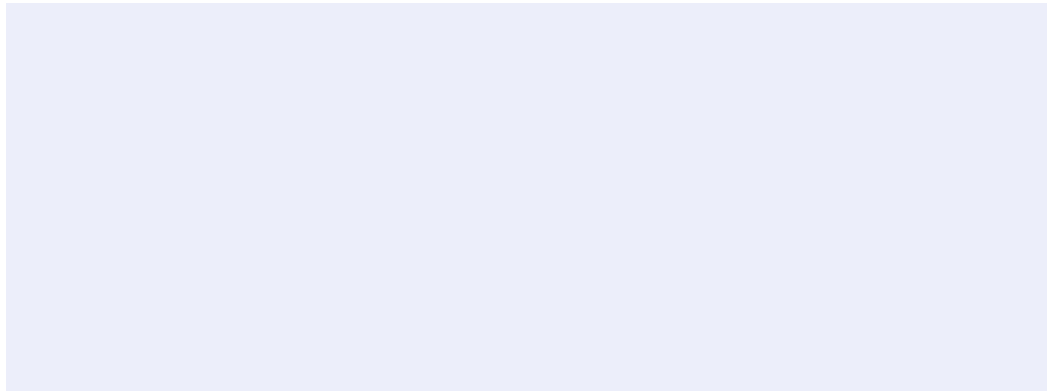
another loan company I know nothing about and I have to do all at the paper work over again!!!! Are you kidding me???? Please help me!!! during this time you see my house has gone up in value I believe that they know this and waited and waited and stalled around so they could take my house from me. There very smart and want to scam the consumer Thank you for your help! I have also sent altered XXXX XXXX minutes ... XXXX XXXX and President Obama who knows if they will ever see it but I will not stop until these guys are dealt with if I had the money I would sue them personally.. But I know there cooperate attorneys are scam artists also.

I obtained the loan for {\$5000.00} on XXXX XXXX XXXX. They added a {\$75.00} fee to the total of the loan resulting in financing {\$5000.00}. I paid {\$250.00}. Monthly for 12 months ({\$3000.00}) on or about XXXX XXXX XXXX I paid the loan off at approximately {\$5000.00}. As it turns out this was a 120 month loan. Had I taken it to term I would 've paid {\$30000.00} total to borrow {\$5000.00}. Long story short I paid {\$3000.00} in payments, my total payoff on the loan was more than I borrowed.

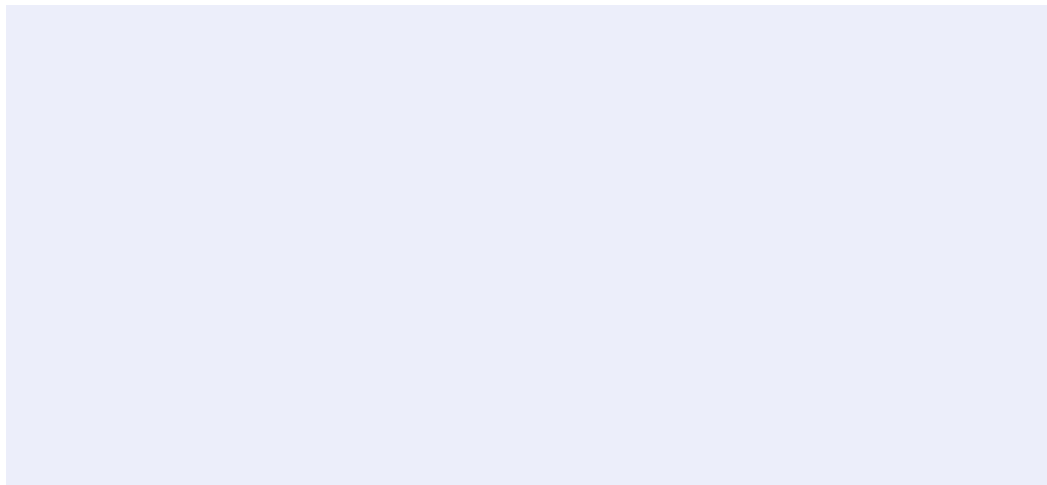
I borrowed {\$800.00}. The oral commitment over the phone was that I payback the original {\$800.00} with a {\$200.00} fee. Yes- Highway robbery but at the time I was desperate. They were supposed to take the money out each XXXX of the month. They started taking the money out when they felt like it and causing NSF fees at the bank. I called them many times and asked them to just take the money out as we originally set up. They would not. So I asked if I could just pay the remainder back in one lump sum (at that point it was {\$600.00}). I had already paid them back \$ XXXX I owed them {\$400.00} and the {\$200.00} fee-they would not accept it. They insisted I payback 36 consecutive payments totaling over {\$7200.00}. I had to close my back account because I could n't reason with them. Now they are calling my work, home and cell non-stop all day and night. Again I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

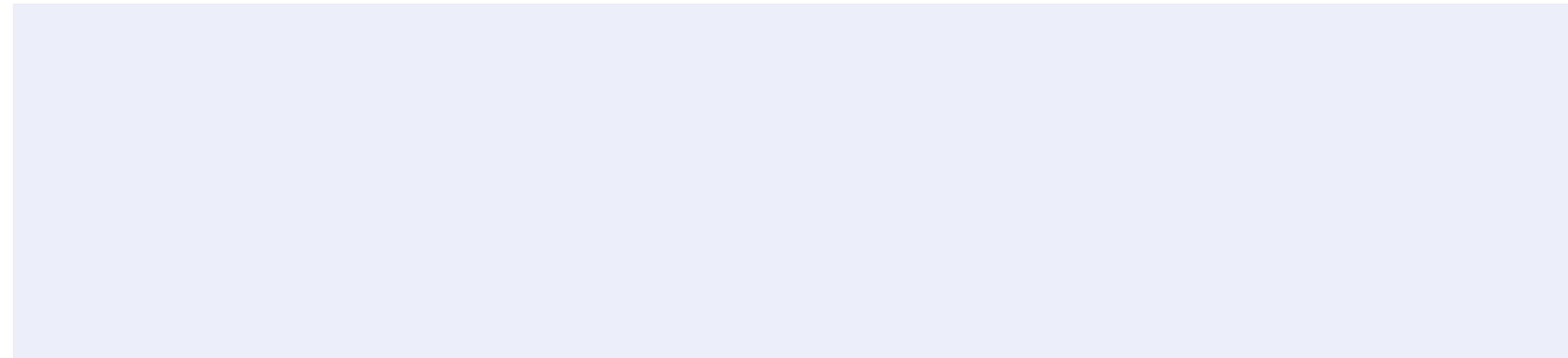


Company can't verify or dispute the facts in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CashCall, Inc.

MA

026XX

Web

Big Picture Loans, LLC

FL

321XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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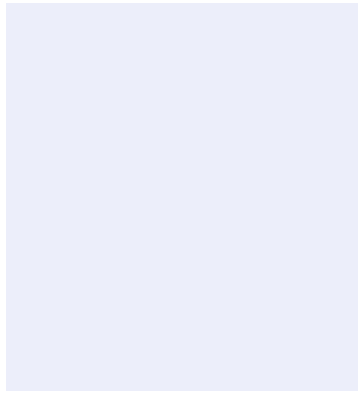
Consent provided	02/19/2016	Closed with explanation	Yes	No
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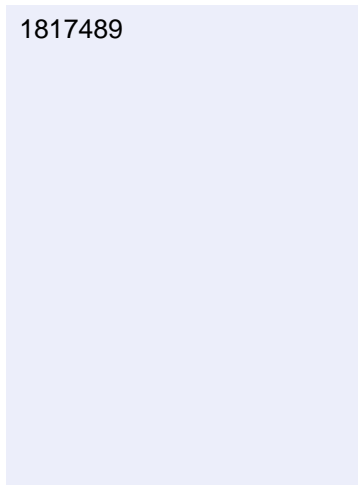
Consent provided	03/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



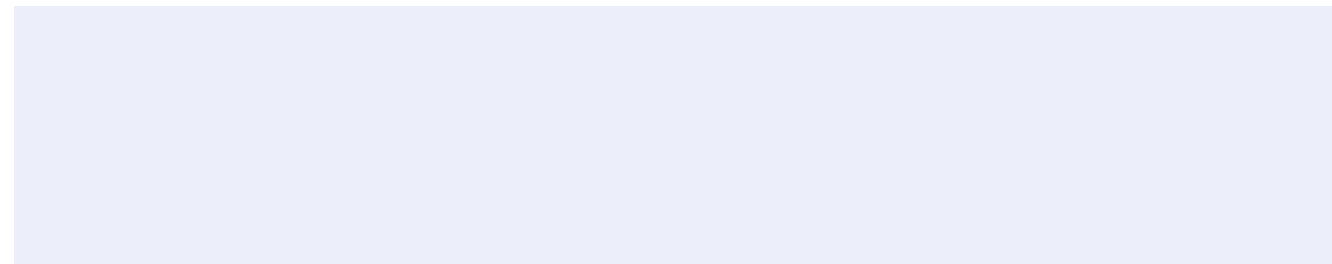
1792790



1817489

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



02/25/2016

Payday loan

Payday loan



03/15/2016

Payday loan

Payday loan

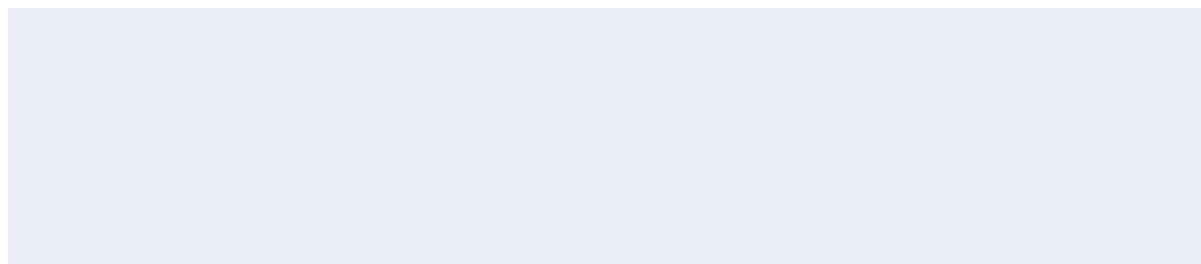
03/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

have offered to pay back the original loan with the interest {\$600.00} but they claim they wo n't take less than {\$1200.00}.

I wish I never ever borrowed money from them and I have learned a very hard lesson. This is an absolutely scam. I am a good person I just was desperate at the time. Please please help.

Sincerely, XXXX XXXX XXXXXXXXXXXXXXX

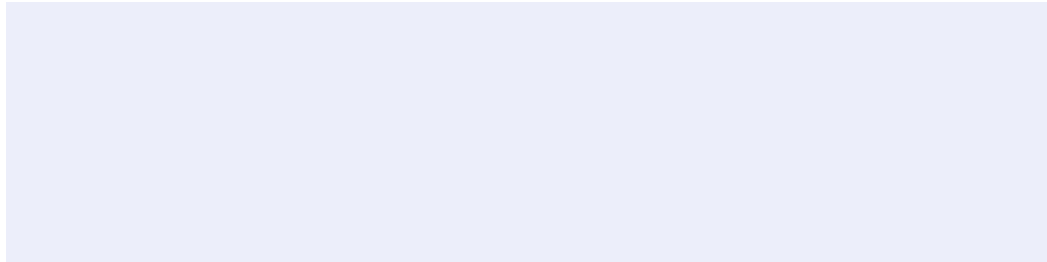
Was contacted by Cans Central of Tennessee, LLC address XXXX XXXX XXXX XXXX XXXX XXXX, Utah XXXX phoone XXXX saying that I owed them money on a payday loan. I have never applied for a payday loan and do not have any idea who they are or where they are. They would not provide me an ip address or any other information and all they had was my name address and home phone number. They asked me for the last XXXX digits of my social to verify but they did not tell me the number they had. I called them back and they sent me a letter telling me how to dispute the charges. I have never made the charges why do I need to defend something they cant prove I did because I did not make this loan and they cant tell me where they even sent the money supposedly borrowed. I contacted my attorney and he told me to make a complaint here and he is going to send them a letter.

I took a payday loan for {\$400.00} with North Cash on XXXX/XXXX/XXXX. They took the first payment on XXXX/XXXX/XXXX for the amount of {\$95.00} and after that, they 've been taking {\$55.00} weekly for 10 weeks. I called today XXXX/XXXX/XXXX to ask for a pay off amount and they told me I owe {\$430.00} so I asked why if the loan was only {\$400.00} and she responded that all the money they been taking out of my account was interest.

like 1 1/2 or 2 years ago I got a loan from rapid cash advance, now looking at my credit report I see that a collection co go it in my credit but it says that I open the account on XXXX XXXX and wonder if they have wright to do that. thank you in

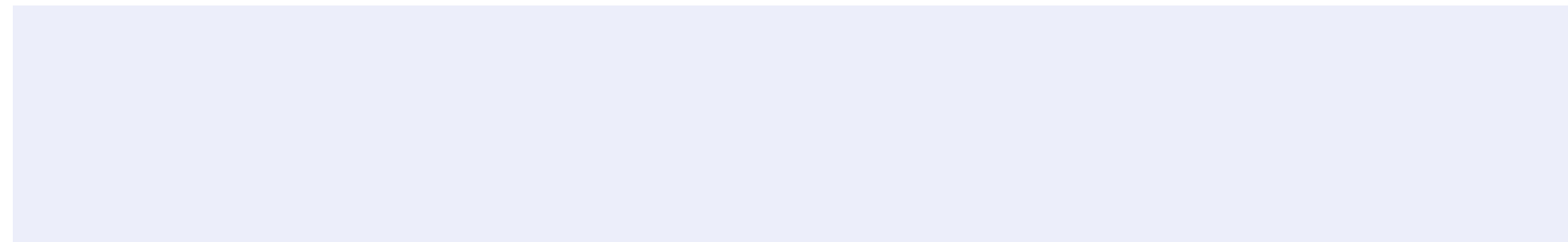
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Community Choice Financial, Inc.

TN

384XX

Web

Servicemember

GVA Holdings, LLC

CT

060XX

Web

Speedy Cash Holdings

FL

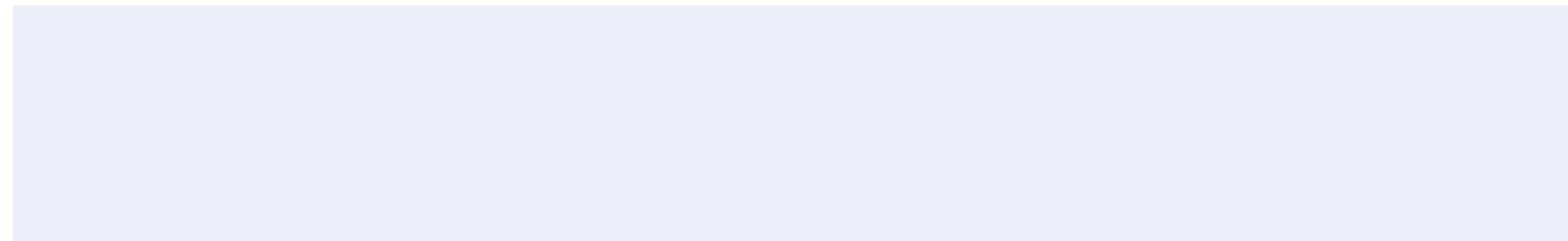
336XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



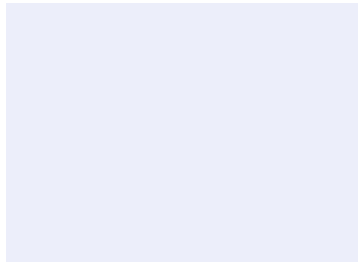
Consent provided	02/25/2016	Closed with explanation	Yes	Yes
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Consent provided	04/01/2016	Closed with explanation	Yes	No
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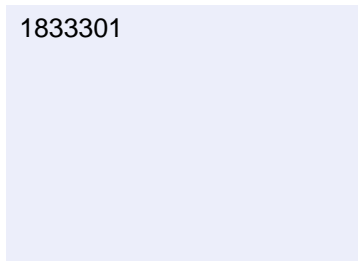
Consent provided	03/21/2016	Closed	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1803688



1833301

1843087

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/21/2016 Payday loan Payday loan

03/25/2016 Payday loan Payday loan

03/22/2016 Payday loan Payday loan

03/31/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Received a loan I didn't apply for

Received a loan I didn't apply for

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

advance for your help

I borrowed XXXX and this company want {\$4000.00} back I blocked them out of my account and so far have paid them almost {\$800.00} in addition they are charging an additional 200 % making it impossible to pay them off.

Needed some extra XXXX money.I applied for a {\$200.00} online to Castle payday.They wanted {\$100.00} a month for 9 months.I refused to pay {\$900.00} for a {\$200.00} loan! 5min. later a lady calls me and said why did " nt you want the loan? I told her I " m not paying {\$900.00} for a {\$200.00} loan.She tells me she can cut my payments down 4 payments of \$ XXXX.I said okay.What I later found out, she gave me the same deal I did " nt want.I had to change my bank account so they could " nt take out anymore money.Castle payday is nothing but a " rob you in plain sight " company!! Nobody wants to deal with a company that lies to you and robs your bank account!!

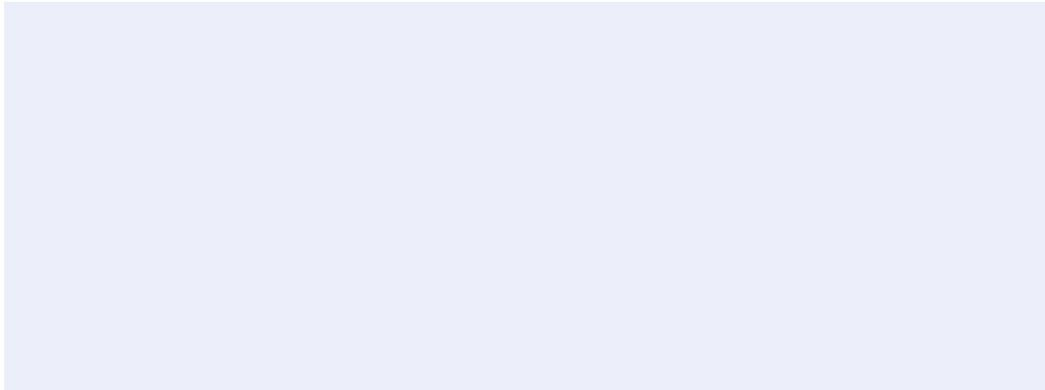
I believe Rise is a payday loan co and as I am checking my credit report I see Rise on my credit report and I have never applied for a payday loan at Rise. I have been having lots of problems with my ex-spouse which whom I divorced in 2006. I am more than certain he is the one applying without my consent.

This company API Recovery Solutions, XXXX are repeatedly, myself included, contacting people who have or have not taken out payday loans. They do not send debt validations as requested. Additionally, when they are trying to contact people they are also calling possible relatives they find on a people locator and telling them that they need to speak to this person because there is an issue they need cleared up regarding a financial loan. They are contacting people from years past, ex-inlaws, ex-spouses, etc. There are many complaints on them. They are scamming people out of money when this person has not taken out payday loans. PLEASE STOP THEM. I have people I knew 25 years ago trying to contact me about them calling them. www.APIRecoverySolutions.com. I do n't know where

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC

MI

482XX

Web

Big Picture Loans, LLC

GA

303XX

Web

Servicemember

Risecredit, LLC

TX

787XX

Web

ROC Asset Solutions, LLC

TX

761XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/21/2016	Closed with explanation	Yes	Yes
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Consent provided	03/25/2016	Closed with explanation	Yes	No
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Consent provided	03/23/2016	Closed with explanation	Yes	No
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Consent provided	04/04/2016	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1841293

1850927

1844321

1859164

Payday Loan Complaints with Consumer Complaint Narratives

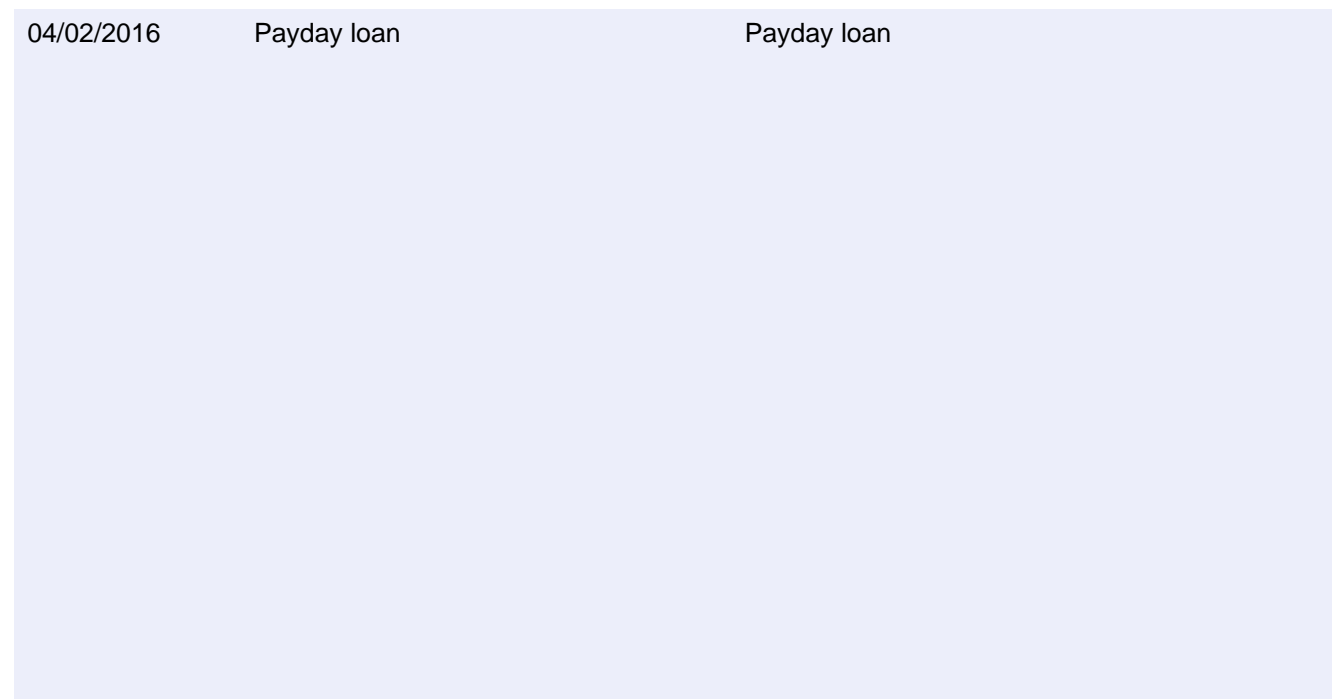
Based on Consumer Complaints



03/31/2016

Payday loan

Payday loan



04/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

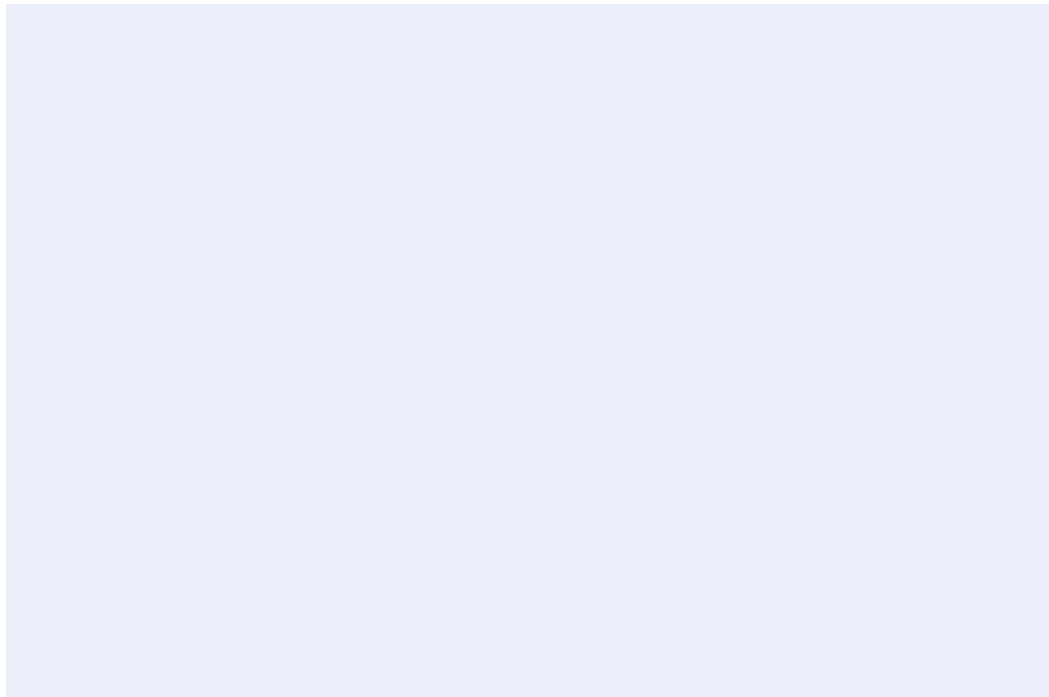
about them calling them. www.APIRecoverySolutions.com. I do n't know where they are based out of, website does not indicate.

I have been contacted regarding a payday loan I supposedly applied for in XXXX 2011 and failed to pay back. I did not take out a payday loan during this time and not with this company or any of it 's affiliates. They have my personal information and have read it to me when I called them back. They have contacted my mother and spouse and threatened to have me arrested if I failed to pay this loan back. I do not owe them money and I want them to stop harassing me and my family. They call from different numbers daily and the address listed on " their website " is actually the address for a XXXX XXXX in New York. It has reached the point where it has made my wife and I nervous and looking over our shoulders.

I WENT DELINQUENT ON MY LOAN IN XX/XX/2013 AND THEY GARNISHED MY WAGES IN XX/XX/2013 AND GOT PAID IN FULL FROM MY EMPLOYERS CHECKS I WAS WORKING AT XXXX XXXX IN XXXX XXXX XXXX AT THE TIME, AND IT WAS OWNED BY XXXX, OUT OF XXXX, I KNOW IT WAS PAID AS I WAS UPSET BECAUSE IT WAS MY LAST PAYCHECK BEFORE XXXX. I DO NOT THINK I SHOULD HAVE TO PAY FOR THIS A SECOND TIME AS I HAVE ALREADY PAID IT, AND THIS IS UNFAIR, IT IS HURTING MY CREDIT AND IT IS KEEPING ME FROM BUILDING MY CREDIT AND IT IS KEEPING ME FROM PURCHASING NEW THINGS THAT I WOULD LIKE TO HAVE. I TALKED WITH THE PERSON THAT WAS COLLECTING ON THE LOAN BACK IN XX/XX/2013 AND HE IS NOW THE COLLECTION MANAGER, NAME IS XXXX, AND HE SAID HE HAS NOT RECEIVED PAYMENT AND I KNOW HE DID FOR SURE 100 %. AND I HAVE NEVER RECEIVED A BILL OR ANYTHING UNTIL I MOVE OUT TO MY NEW HOUSE IN XXXX, XXXX I GOT A LETTER STATING I OWE A BALANCE OF XXXX & SUM-DOLLARS, AND IT IS WRONG, IT IS PAID OFF! PAYDAY AMERICA IS NOT THE GREATEST COMPANY TO ME, AND I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

National Principal Group, LLC	SC	299XX	Web	Servicemember

Payday America Inc.	MN	563XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/31/2016	Closed with explanation	Yes	No

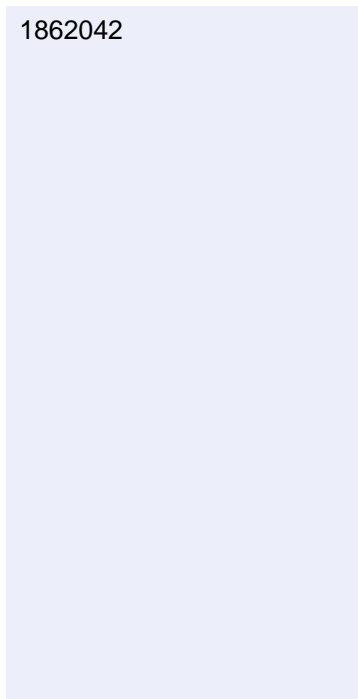
Consent provided	04/02/2016	Closed with explanation	No	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



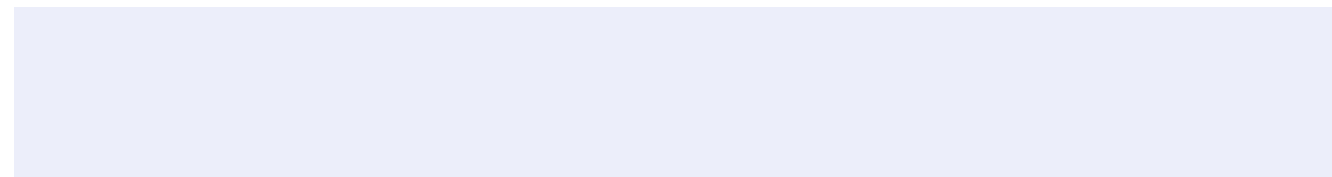
1859105



1862042

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



04/06/2016

Payday loan

Payday loan



03/29/2016

Payday loan

Payday loan

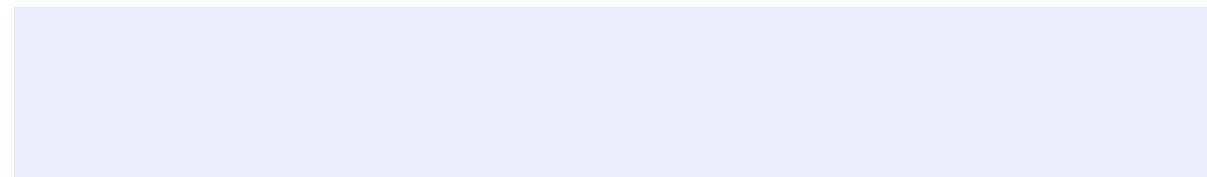
03/29/2016

Payday loan

Payday loan

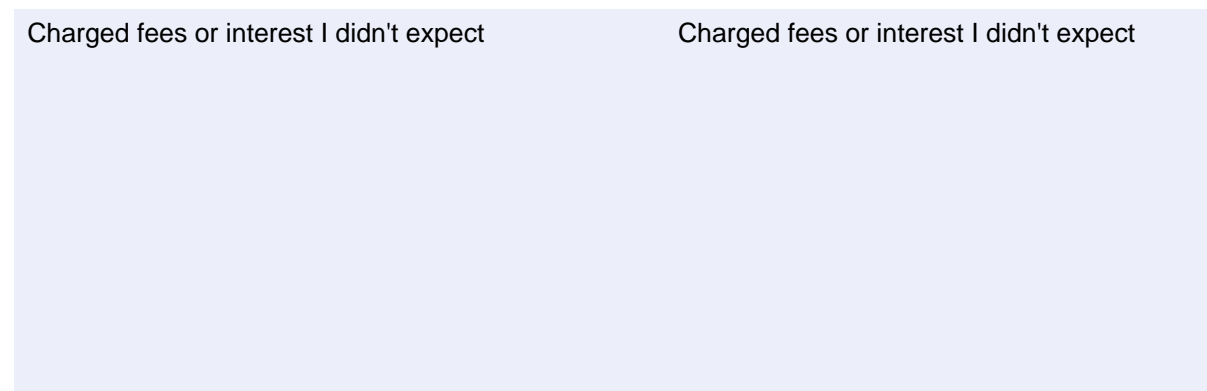
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

DO NOT UNDERSTAND WHY THEY ARE DOING THIS. THEY ARE PUTTING ME AND KEEPING ME IN A HARDSHIP BY REPORTING THIS AND ALSO HAVING IT ON MY RECORD ; AS YES I KNOW I DID STUFF TO MY CREDIT ALSO, BUT THEY ARE JUST KEEPING IT THERE AND ITS ADDS UP!!!!

Somebody calling me they said took a payday loan out and they went and my account Last year of XXXX and they could not get the funds they said they taking me to court if these the same people who calling me I pay them already and they saying they never receive anything and I been trick to many time already what should I do they keep calling me they said the name representing is castle payment but they never said the name of they company then every time they call they always put a recorder on

I signed an on line contract for a XXXX loan (I live in the State of Illinois) the loan is for XXXX payments in the amount of XXXX XXXXXXXXX98.4 % interest rate.

The loan started in XXXX XXXX XXXX and I have made 7 payments, sometimes paying before the due date and extra. The company has taken all of the payments except for approx. XXXX and has applied it to interest.

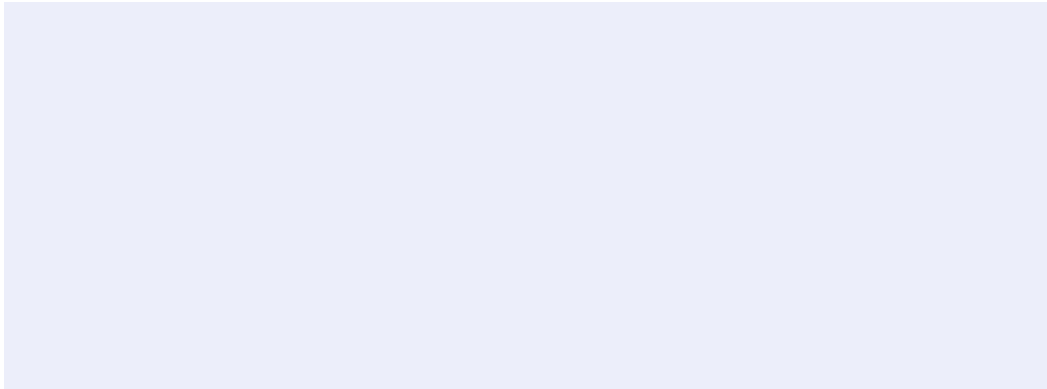
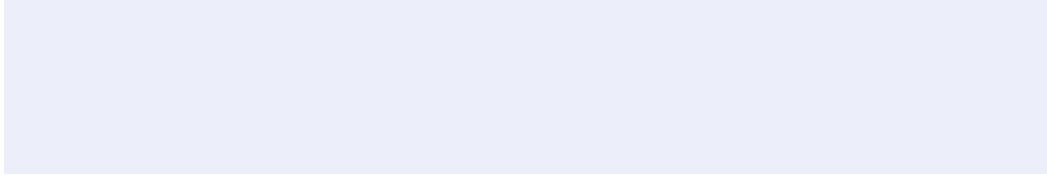
I was not aware that this was illegal in Illinois and that the max pay day loan is for 6 mos.

I tried to speak with them to change my contract per IL law and they refused. My last loan payment is due in XXXX XXXX please help me to void this illegal contract

Different companies who say they represent the payday loan companies keep contacting me about a payday loan I paid off several times in the past 7 years. I have documentation that I paid this loan on several occasions. The companies have threatened to serve me papers on my job and that they are going to take me to court in XXXX XXXX. They never contact me through the mail, only by phone. I have faxed the pay information several times to different companies and they said that the loan was satisfied, however, other companies keep contacting me.The

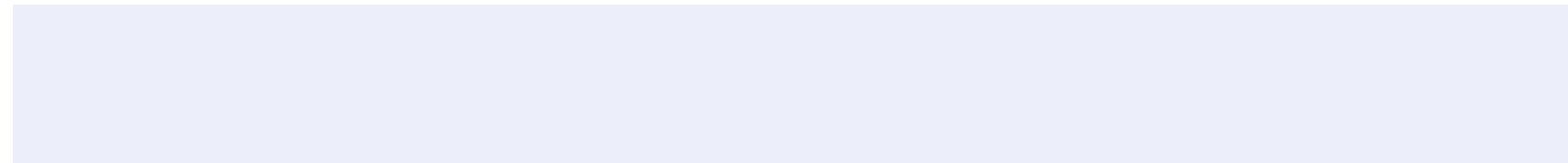
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

GA

300XX

Web

Risecredit, LLC

IL

604XX

Web

Servicemember

MNE Services, Inc

PA

190XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	04/06/2016	Closed with explanation	Yes	No
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Consent provided	03/30/2016	Closed with explanation	Yes	No
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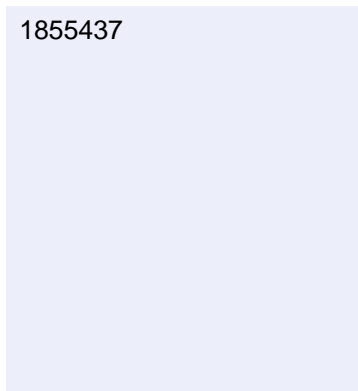
Consent provided	03/29/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1867116



1855437

1853882

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/18/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

companies are contacting my relatives and my husband 's relatives and asking them do they know me and saying that I owe money. They have my social security number and license number. I have been ripped off many times which is unjust, unrighteous, and embarrassing. I have taken out several payday loans from companies such as XXXX XXXX, Advantage Cash Services, ect. and have paid them off. I have included the paid in full letters from them. These companies did not allow you to take out a loan if you did n't pay the previous loan. I have not taken out a payday loan since I retired in 2010. I would like to recover the monies I paid out several times and want these scam artist to stop contacting me and my relatives. I would like the public to be aware of these phony companies and not get ripped off like I did. These con people (men and women) are so good at their game, they had me convinced that I did n't pay my debt over and over. I hope you find out who they are and bring them to justice. The most recent call was from a lady who said her name was XXXX XXXX from XXXX (I 'm not sure of the spelling) phone no. XXXX. File reference # XXXX. When I called this lady she told me that I walked into a place and got a pay day loan. I asked her what place, she hung up on me.

I took a loan out XXXX/XXXX/2015 with XXXX payday loans for XXXX. Had medical issues and just had a baby to where I was n't able to pay. I recieved a call and voice-mail today disclosing personal and unnecessary info. Called them and the woman, XXXX XXXX was very XXXX and threatening that XXXX needs to be paid today. Advised i do n't have it and can i make payments to pay it off because I 'll take ownership for what I owe. But they do n't want to help and want it paid in full. I 'm a XXXX so I hvsve very little income. The finance charge that I later found out was extremely high and was not told that when i signed. I borrowed XXXX, so i was to pay back XXXX at the the end. I asked for the loan agreement but they just wanted to email and sign that I got it ... no i want it mailed and they said they ca n't

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Trademark Management Solutions, LLC.

IN

479XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/20/2016	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1885191

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/13/2016	Payday loan	Payday loan
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04/08/2016	Payday loan	Payday loan
------------	-------------	-------------

04/09/2016	Payday loan	Payday loan
------------	-------------	-------------

04/21/2016	Payday loan	Payday loan
------------	-------------	-------------

06/11/2016	Payday loan	Payday loan
------------	-------------	-------------

04/11/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

which makes me suspicious

Lender sold my account to another company called XXXX XXXX XXXX at XXXX ext. XXXX

I applied for the loan but was unable to access the information about fees and the exact rate of interest. I have paid over {\$1200.00} already for a {\$1000.00} loan.

Paid over {\$20000.00} for a {\$5000.00} loan. I wish to add that since taking out this loan, I have moved from XXXX XXXX XXXX, XXXX, Ky XXXX. I was harrassed endlessly regarding this loan and was insulted on the phone by a collector.

XXXX payday loans were taken out in my name by someone and they were all done over the phone, and each payday loan said they verified my information, work, bank, etc. What they verified was wrong. The info they had was opposite, I was unemployed, homeless, and bank was at close to {\$0.00} balance with no automatic deposit. Now it way overdrawn and in the negative. XXXX for {\$700.00} ; North Star Finance for {\$400.00} ; and XXXX for {\$520.00}. I ca n't even get a credit card and how these were even approved, I do n't understand.

I applied for a PayDay Loan on XXXX XXXX at the Money Mart store XXXX. My check was presented to and paid by XXXX XXXX Bank on XXXX XXXX, 2016. I went to the store to reapply for the loan and was told I could not do o because the loan was delinquent and to come back the next day. I thought this unusual as in the past producing a bank statement showing the paid check was sufficient.

Today, XXXX XXXX, I went to a different store, XXXX XXXX XXXX XXXX XXXX XXXX and was given a letter from Monetary XXXX of California Inc dba Money Mart stating there was a current outstanding loan and only XXXX loan was permitted at a time. This company has had my money (XXXX) since XXXX XXXX, and insist I am delinquent.

I took a payday loan of {\$500.00} on XXXX/XXXX/XXXX in that area from Castle Payday Loans. Which has gone from Caste to XXXX to Red Rock Loans. I was

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.	TX	799XX	Web	
Big Picture Loans, LLC	OK	735XX	Web	
Delbert Services	VA	408XX	Web	Older American

GVA Holdings, LLC	MI	485XX	Web	
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DFC Global Corp	CA	900XX	Web	
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Big Picture Loans, LLC	WA	989XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/14/2016	Closed with explanation	Yes	No
Consent provided	04/08/2016	Closed with explanation	Yes	No
Consent provided	04/09/2016	Closed with explanation	Yes	No
Consent provided	04/27/2016	Closed with explanation	Yes	Yes
Consent provided	06/11/2016	Closed with explanation	Yes	Yes
Consent provided	04/11/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1878970

1870184

1871767

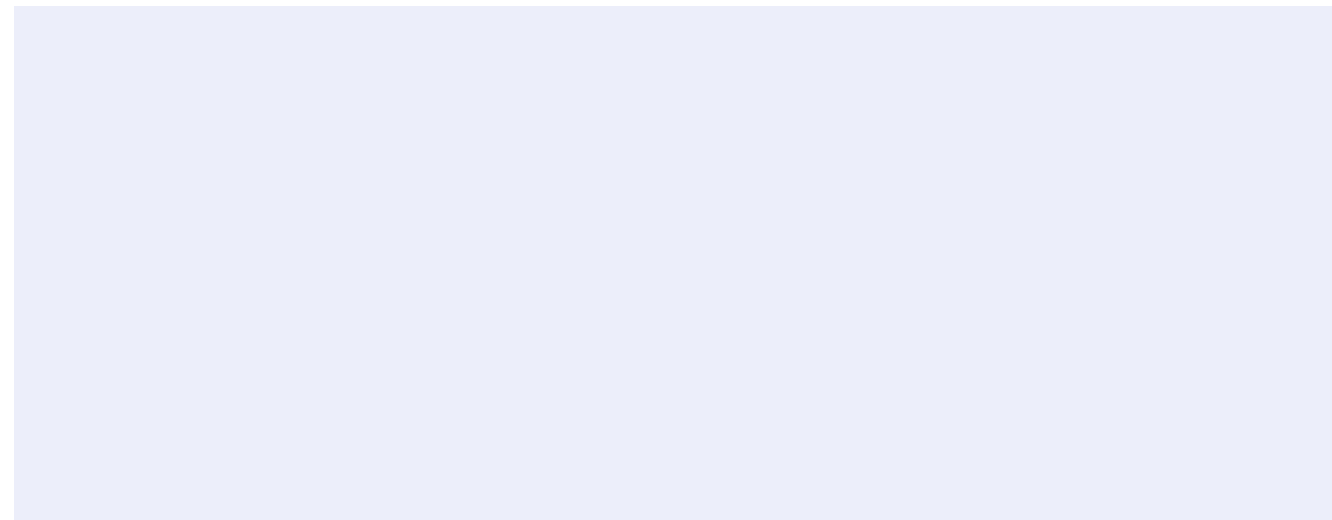
1891031

1963730

1873844

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



01/16/2016

Payday loan

Payday loan

04/13/2016

Payday loan

Payday loan

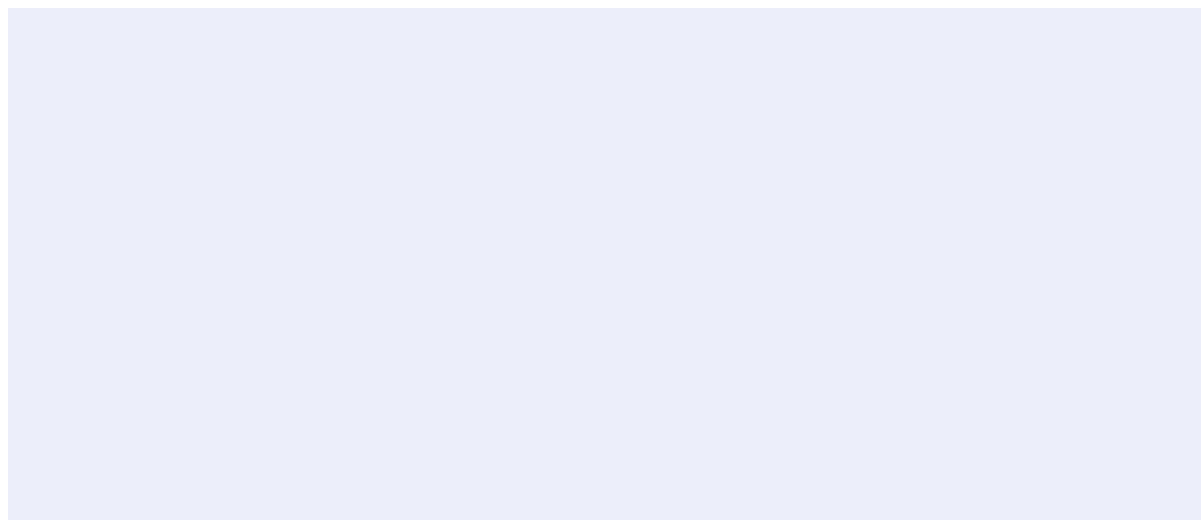
01/23/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loans. Which has gone from Caste to XXXX to Red Rock Loans. I was told that my repay amount would be approximately {\$570.00}, and agreed to that. I was not told of the 505.944 % APR, and the total payoff of {\$3100.00}. I also could not see the Truth in Lending disclosure until after the loan had been processed and funds delivered to my account. I have no problem paying the agreed to loan of {\$570.00}. I have made two payments already of {\$250.00} each on XXXX/XXXX/XXXX, and XXXX/XXXX/XXXX.

Please help. I will be telling my bank to not allow any other payments to be transferred until this is resolved or charged off.

Thank you

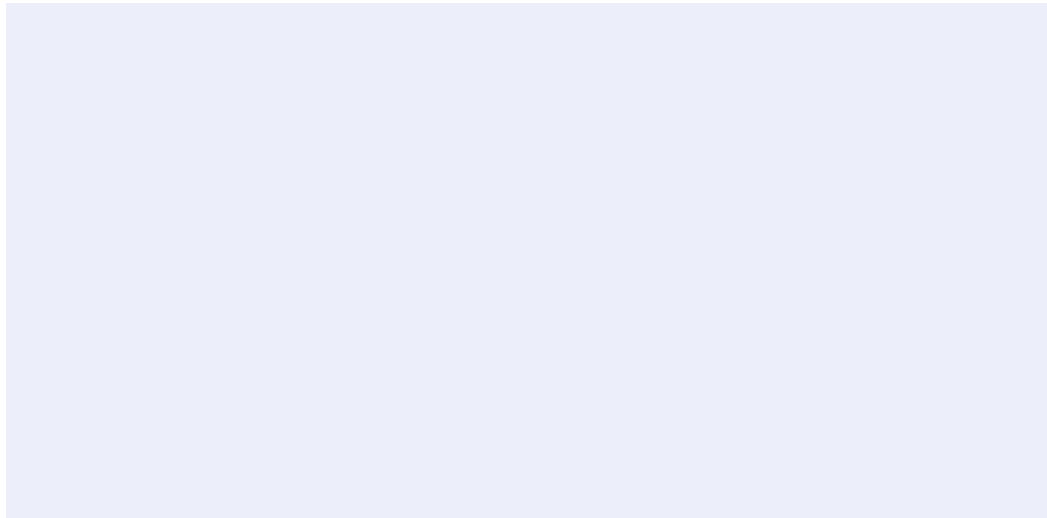
Halsted Financial continued to make threats of suing me and harassing me by phone, in regards to an unpaid debt. I made an arrangement to pay the XXXX dollars on XXXX/XXXX/16 I scheduled for a payment of XXXX dollars to be drafted out my account and they charged a fee of an additional XXXX instead of just taking the XXXX out they took another unauthorized payment of XXXX on the same day. they called back and said our system made an error but the XXXX will be back in your account today, and it was never credited. They also said that they will send me emails discussing the settlement and whats owed and I never received the emails. They lied, harassed me, and went in my account without authorization. This company is horrible, and companies should have to pay for violating consumers rights!!!

I keep getting emails saying I owe money over XXXX ive neber taken out a loan

I received a call from Dollar Loan Center about a payment. The Caller ID stated " XXXX XXXX XXXX ". The call came from XXXX. I do n't have an issue with receiving the call, but it seems very misleading and deceptive to use the title of a

Payday Loan Complaints with Consumer Complaint Narratives

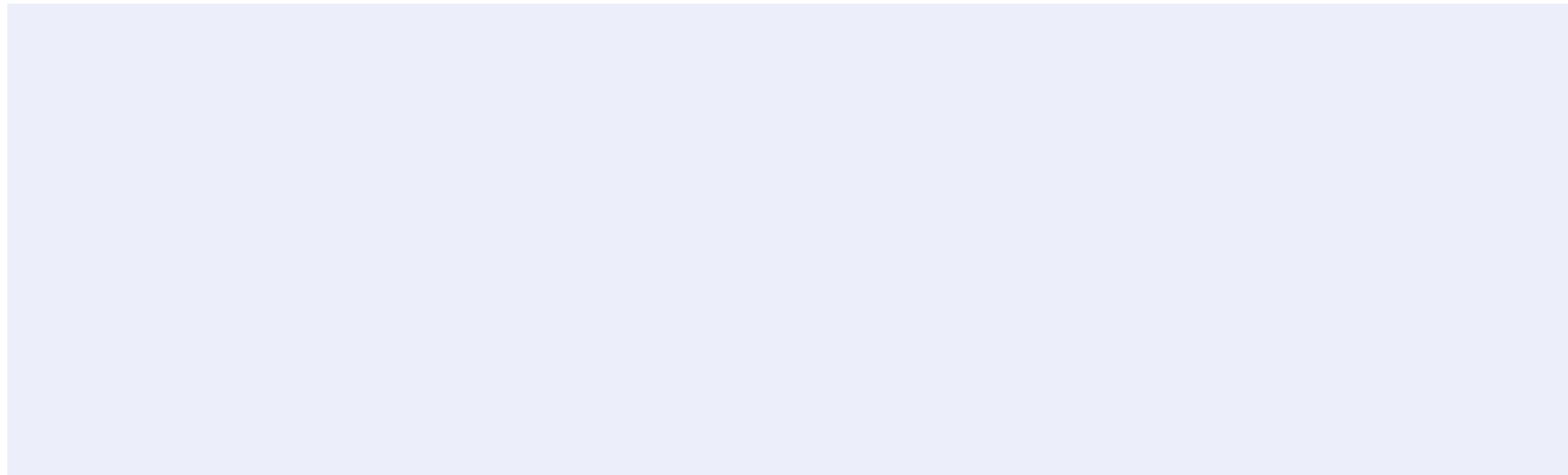
Based on Consumer Complaints



Company can't verify or dispute the facts in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Halsted Financial Services, LLC.

FL

327XX

Web

Enova International, Inc.

VA

240XX

Web

DLC, LLC

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

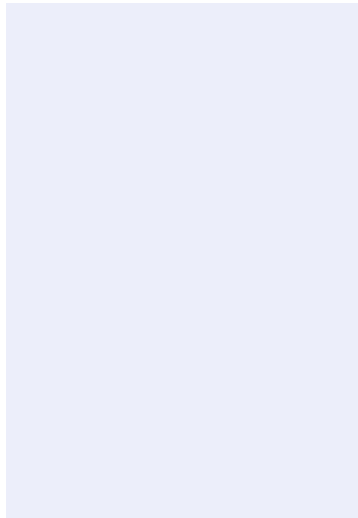


Consent provided	02/23/2016	Closed with explanation	No	No
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Consent provided	04/13/2016	Closed with explanation	Yes	No
Consent provided	01/29/2016	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1744475

1877040

1754150

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/15/2016

Payday loan

Payday loan

04/28/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

receiving the call, but it seems very misleading and deceptive to use the title of a XXXX for debt collection.

Big Picture loans. Fraudulent practices. Received letter of pre approved {\$800.00} loan. Not a payday loan the letter read. Pay fee of {\$280.00}. Payments were to be taken out of my checking account XXXX XXXX, 2016. Every two weeks. After I applied online I was denied. About 20 minutes after denial, I received an email stating that my loan was being processed. I went to website and found out I was approved for the loan. I later found out truth in lending disclosure never could see. Loan was 850 % interest. I tried to cancel my loan, no reply. Finally after one week, I received an email they big picture loans were taking the money out of my checking account early. On XXXX XXXX. I explained to them I did not have that in my checking account and that my checking account become overdrawn I beg and plead with them as I am going through a XXXX having to XXXX end would not be able to pay back what I thought was an {\$800.00} loan with a {\$200.00} interest fee to a {\$6000.00} loan the representative told me that she could not comply taken out of my account three weeks early because of that I am overdrawn by {\$540.00} since big picture loans my life has been turned upside down and call me at least four times a day please help me and they are predatory lenders. I am afraid of losing my job. Because of their threats. They took the money out of my account. My bank paid them, but they want more.

Come to find out big picture loans is formally castle payday loans I would have never gotten along if I thought it was a payday loan with interest-rate that high I am already living paycheck to paycheck in jeopardy of going bankrupt and now finally I have to XXXX and XXXX years young and terrified of this company please help

The Creditor, 500FASTCASH500 PAYDAY LOANS, has continued to call me requesting payment after I have legally proved that this is a, " Thief/Fraudulent Account! " All, " XXXX Credit Bureau, especially XXXX Credit Report, "

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

LA

700XX

Web

Red Cedar Services, Inc

NM

875XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/15/2016	Closed with explanation	No	No
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Consent provided	04/28/2016	Closed with non-monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1881324

1901158

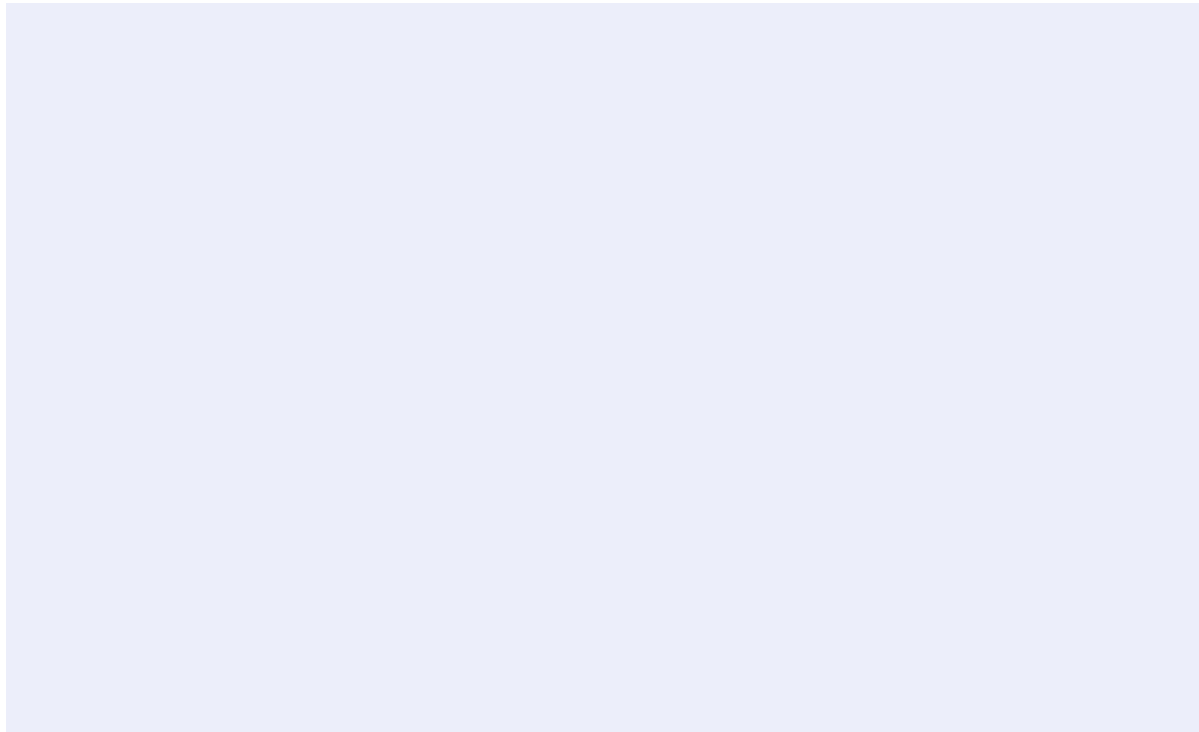
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/20/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

REMOVED/DELETED " this account after I had to file XXXX police reports and verified that this account does not belong to me. All documents were also sent to this Creditor of 500FASTCASH500 Payday Loan Company twice and they still continue to harass me in wanting payments for an account that has already been, " REMOVED/DELETED from my credit reporting bureaus. If I remember correctly, XXXX was the first to remove them then XXXX Credit Bureau. Please inform this creditor that this account has been disputed legally with police reports and verifying documents that I proved this is, " NOT " my account!

Please inform this Creditor that I was a victim of Identity Theft /Fraudulent Activity, in which this is well documented with Credit Financial Protection Bureau , (cfpb), Federal Trade Commission , (ftc), and the credit bureaus! All disputes and documents, again have been legally filed with my local law enforcement.

All documents have been submitted and recorded with the Credit Bureaus, and I mailed this Creditor all the information as was required by me.

" 500FASTCASH500, should have, " ALL " the documents that were mailed to them as well as whatever the XXXX XXXX XXXX had sent them when they removed this account from my credit files. "

Was approved for a XXXX credit line of {\$1000.00} on XXXX XXXX, 2016. The moment I requested the full {\$1000.00}, I was assessed a 15 % fee or {\$150.00}. I was unable to make the payments of more than {\$230.00} every 2 weeks as I thought there would be much smaller monthly payments - not payments of nearly 1/4 of what I borrowed every 2 weeks. That 's what I get for not carefully reading the fine print. Interest was compounding daily on the original principle and I received statements every 2 weeks with interest in the amount of more than {\$100.00} each time. By the time I came up with the money to pay off the credit line, exactly XXXX days from the date I received the loan, fees and interest had driven the amount owed to {\$1400.00}. That 's more than 42 % return for allowing

Payday Loan Complaints with Consumer Complaint Narratives

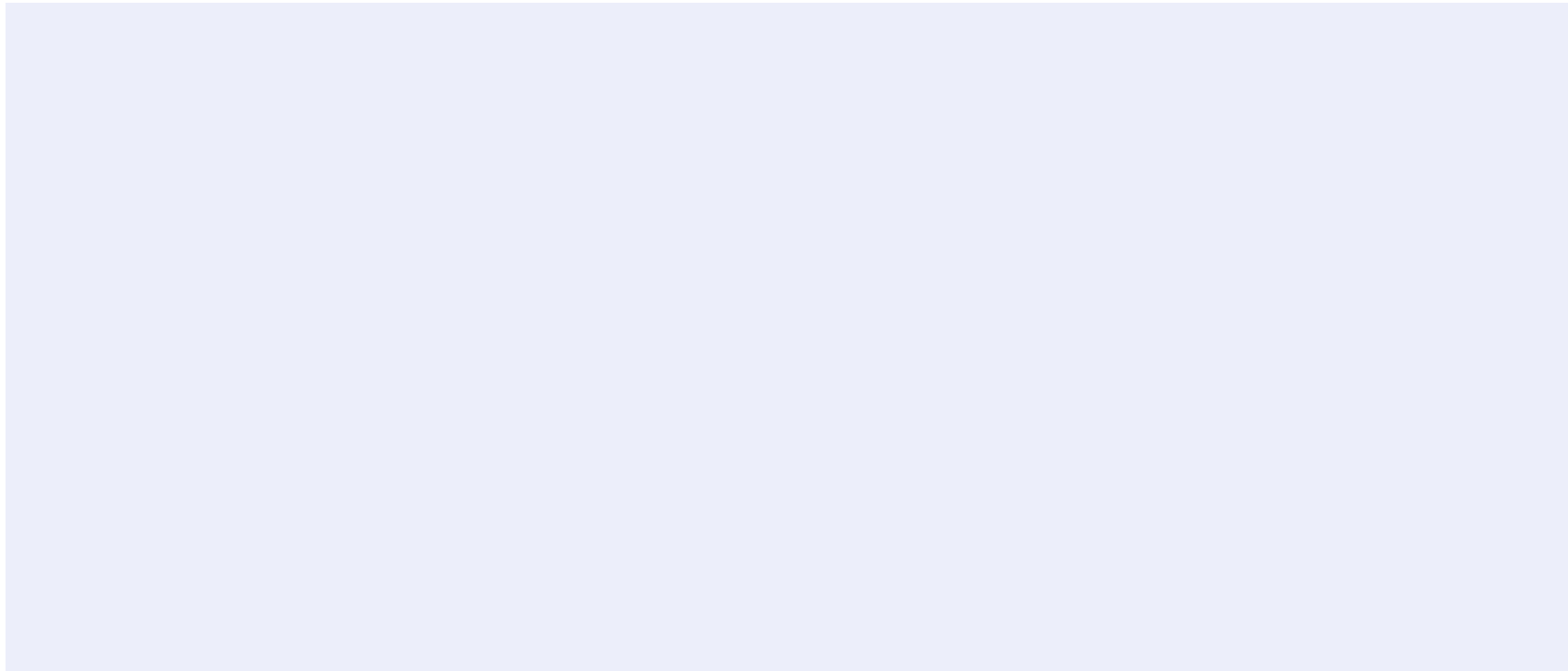
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

VA

232XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

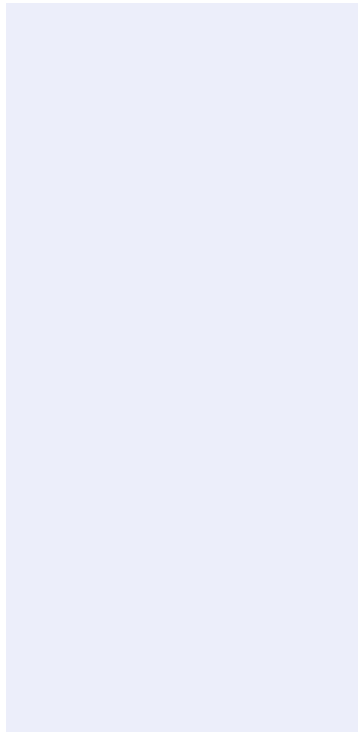
Based on Consumer Complaints

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Consent provided	04/20/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1888173

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/17/2016

Payday loan

Payday loan

04/23/2015

Payday loan

Payday loan

05/18/2015

Payday loan

Payday loan

06/20/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

me to use {\$1000.00} for 55 days. Beware! Read the fine print! Stay away from pay day loans.

I am a victim of identity theft and someone stole my identity and personal information to apply for a loan with Lend Up. The loan account was an unauthorized and fraudulent account. I never applied for a loan with Lend Up. I filed a police report with XXXX XXXX Police Department. The police report case number is : XXXX

Lender tried to garnish the full original amount of the loan and interest ({\$1000.00}), not the amount that they even state was owed ({\$660.00}). They also tried to send a wage assignment to my current employer, not the old employer that they had a " Wage Assignment " for. When I got the loan they produced a wage assignment for my then employer XXXX XXXX, but when they filed the wage assignment they sent it to my current employer " XXXX XXXX ". See attached Wage Assignment. They also tried to send the Wage Assignment even after I had sent a " Notice of Revocation of Wage Assignment ".

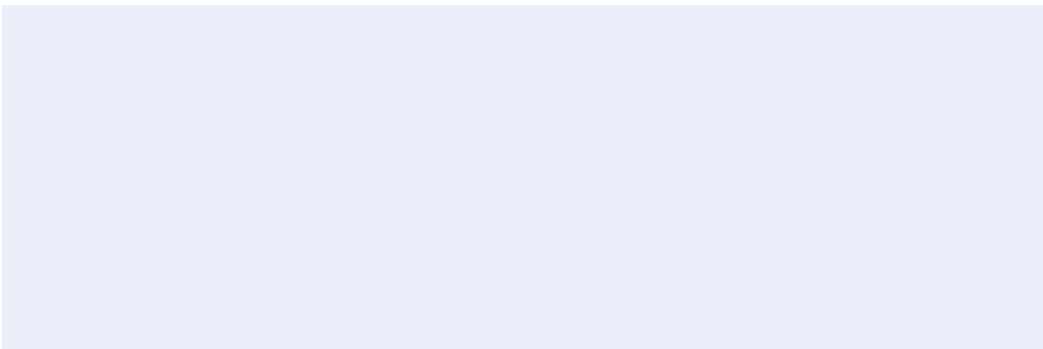
I have a payday loan with Check Exchange for \$XXXX.. I retained the services XXXX and they act as the middle man for sending payments to payday lenders or creditors on your behalf.. Check exchange recieved XXXX payment of \$XXXX which would be per month until debt is paid in full for XXXX months..check exchange cashed the check but turned around and said that they want \$XXXX per month for XXXX months that would put me in a financial strain I cannot afford right now..I t is not like I am not trying to pay them back what I owe, it may be in a smaill amount, but something is better than nothing at all and they did cash what was sent to them.

i took out a loan for XXXX dollars and was charged an interest rate of 135 % which is not legal i have been over paying for years XXXX traded their company to cash call and about two months ago i saw that they stopped taking the money from me

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Flurish Inc.	MN	554XX	Web	Servicemember
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America's Financial Choice, Inc.	IL	618XX	Web	
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Scott's Jewelry & Pawn Inc.	AL	352XX	Web	
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CashCall, Inc.	MA	019XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/20/2016	Closed with explanation	Yes	No
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Consent provided	05/08/2015	Closed with explanation	No	No
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Consent provided	06/15/2015	Closed with explanation	Yes	No
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Consent provided	06/21/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1883202

1344172

1380769

1976504

Payday Loan Complaints with Consumer Complaint Narratives

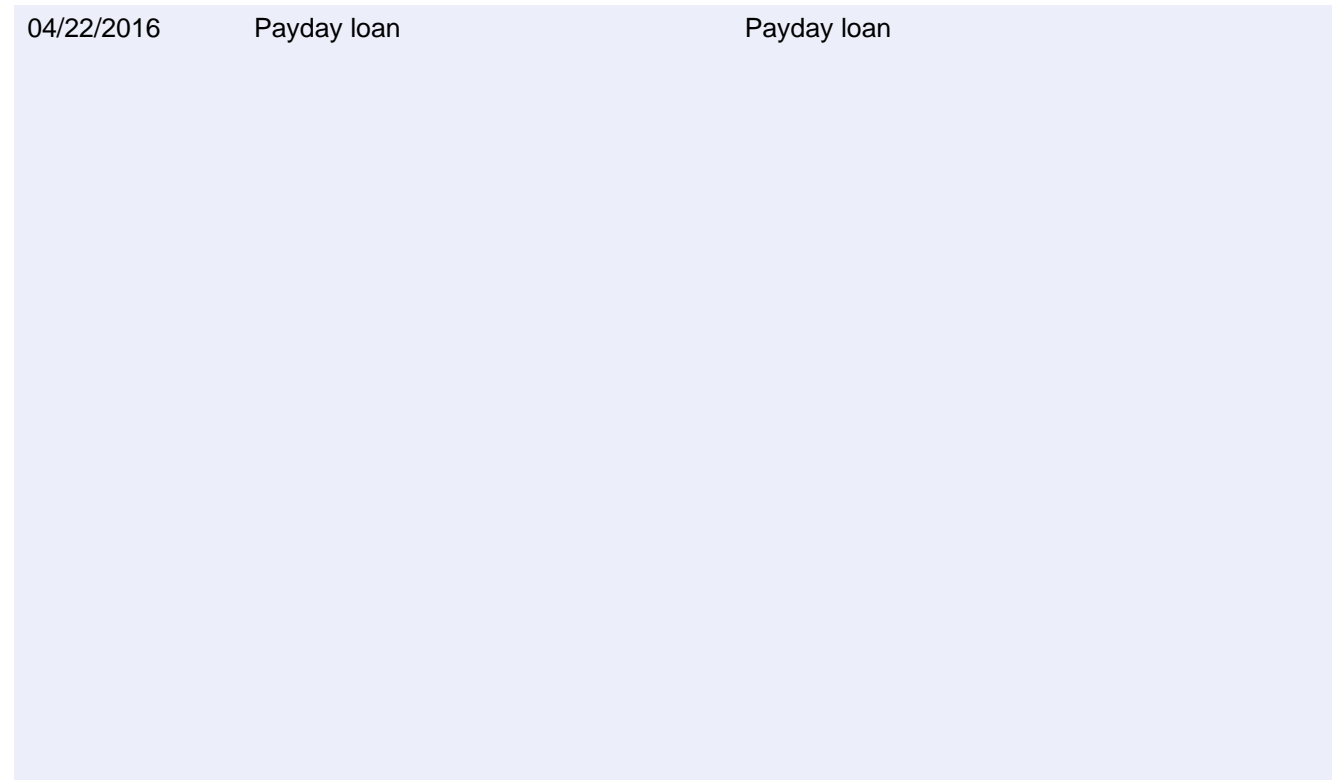
Based on Consumer Complaints



06/17/2016

Payday loan

Payday loan



04/22/2016

Payday loan

Payday loan

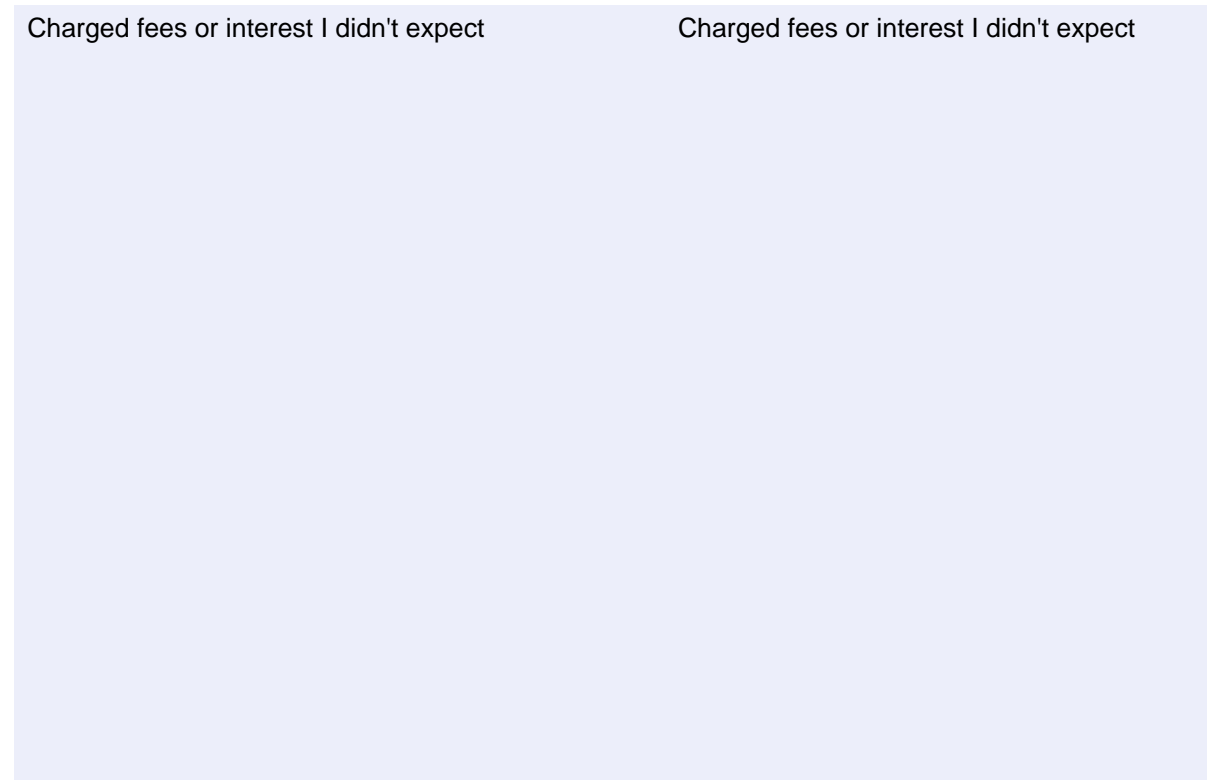
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Applied for loan/did not receive money

Applied for loan/did not receive money



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and did the research and saw i was owed my money back i 'm not looking for any lawsuits if i am payed my money back

Hello, my name is XXXX XXXX and I applied for a loan and was denied. I never received a denial notification or the reason for the denial.

I 'm hoping that someone in your office could help me.

XXXX

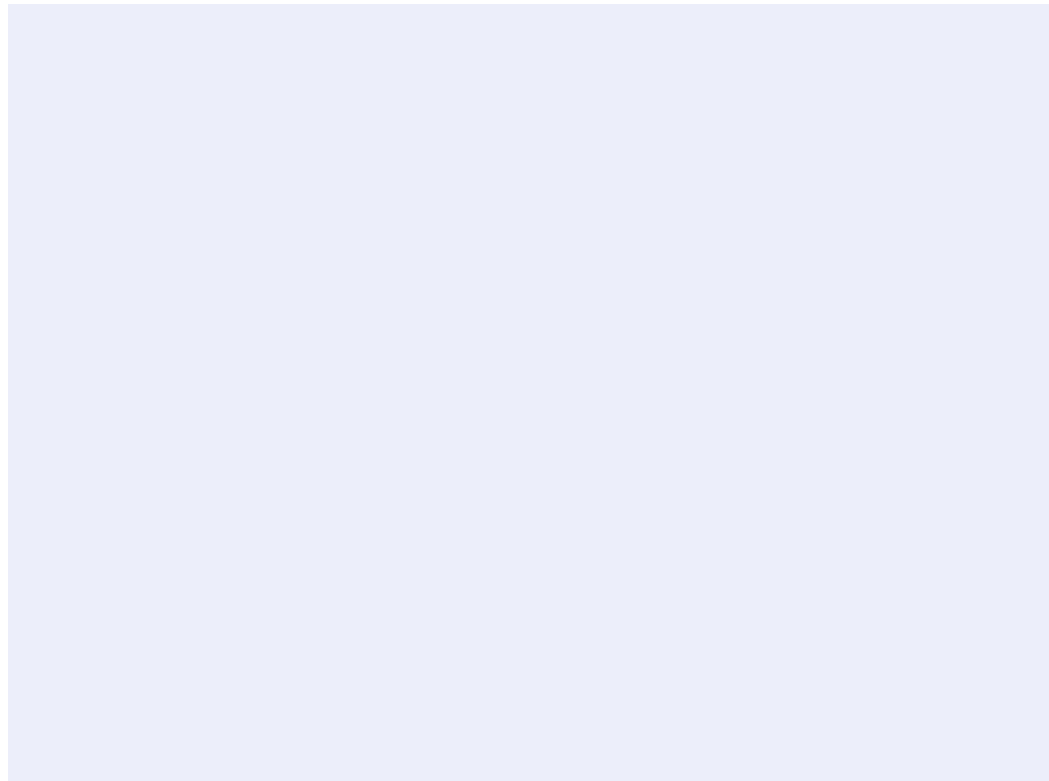
Unsolicited debt collection company called my cell phone by a private number. Did not leave number, only left a message stating that I was to be " legally " served by original pay day lender for fraud. Then proceeded to call my sister 's cell phone number telling her that I am being sued for bounced checks from Check 'n ' Go. And that I am supposed to sign some papers by XX/XX/XXXX by a processor from XXXX XXXX in XXXX, CaXXXX There is no such company in XXXX, XXXX. Some man on the phone gives me a claim number and weird (XXXX) XXXX from XXXX, XXXX to call. So I am talking to someone by the name of XXXX. He proceed to tell me that I owe Check n Go XXXX plus more interest of 22 % and not the original balance of XXXX. He went on to say that if I do n't pay them that I will have my wages garnish for 1000s of dollars. And that it will appear on my public records. He then sends me an email stating that I must sign for credit card authorization to pull funds to pay down the debt of XXXX to XXXX. So, me not paying attention to my intuition. I foolishly told him my paydays and when I would be picking up my check and signs the papers back into the email. Um, I have given this third-party company my bank debt card info, they have n't withdrew any money yet from my account because there is no funds available. I have been trying to work out a payment plan with the original creditor this month so I found

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Flurish Inc.

TX

752XX

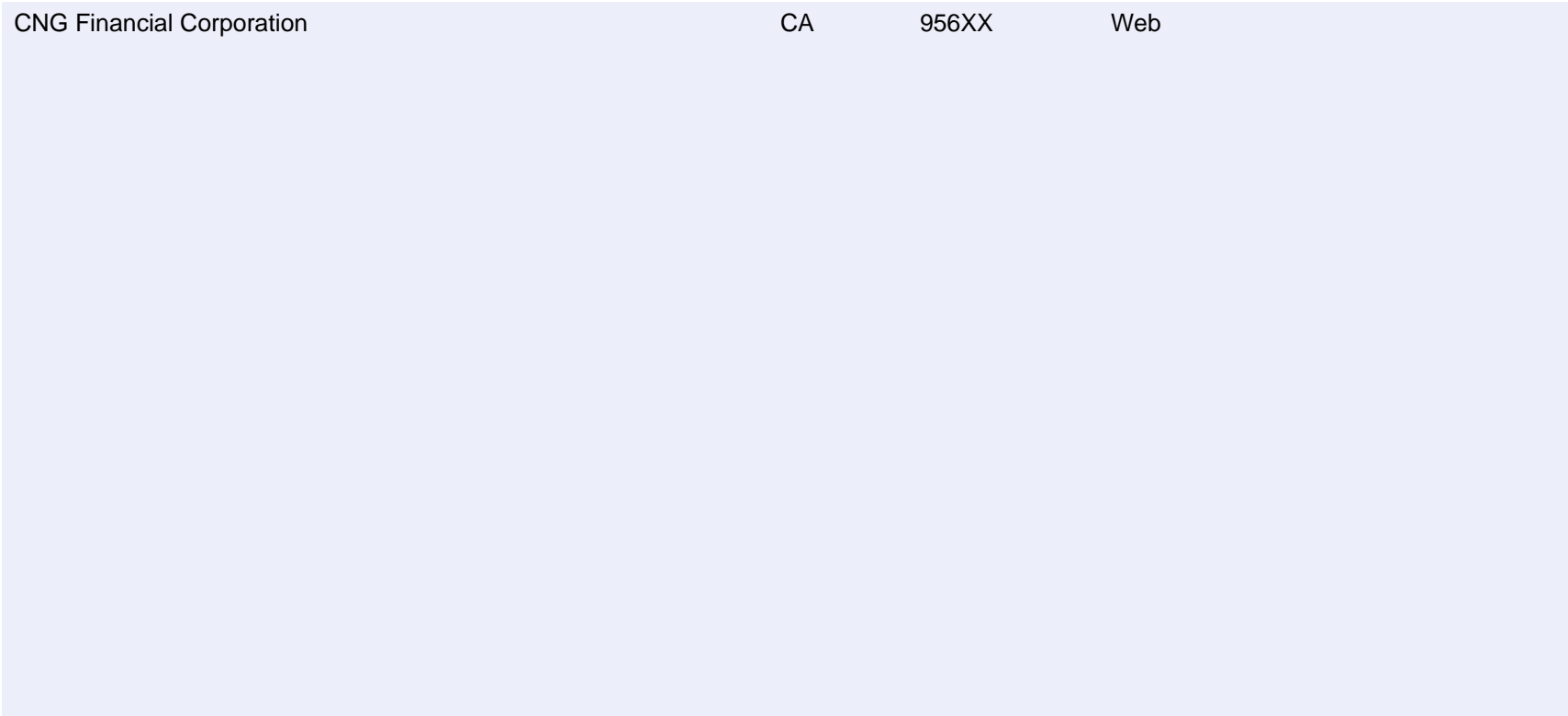
Web

CNG Financial Corporation

CA

956XX

Web



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/21/2016	Closed with explanation	Yes	Yes
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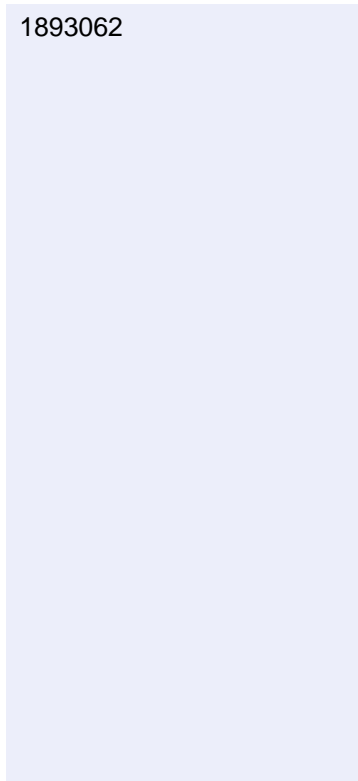
Consent provided	04/24/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1974401



1893062

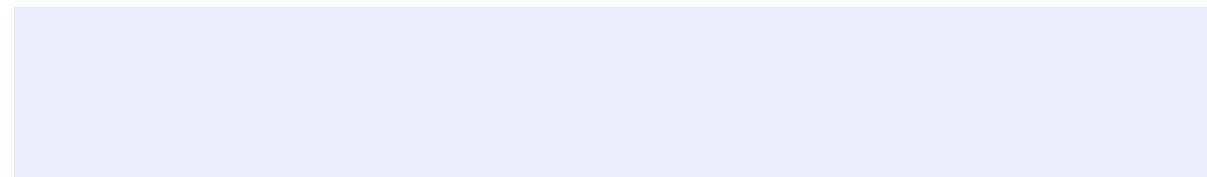
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/27/2016	Payday loan	Payday loan
05/04/2016	Payday loan	Payday loan
05/07/2016	Payday loan	Payday loan
05/03/2016	Payday loan	Payday loan
04/25/2016	Payday loan	Payday loan

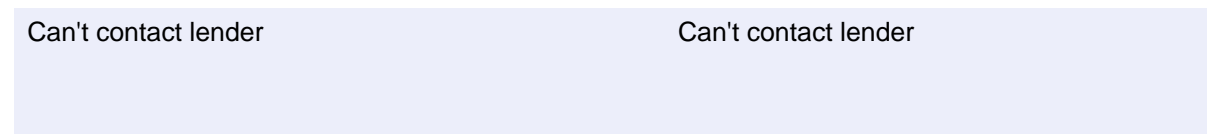
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Can't contact lender

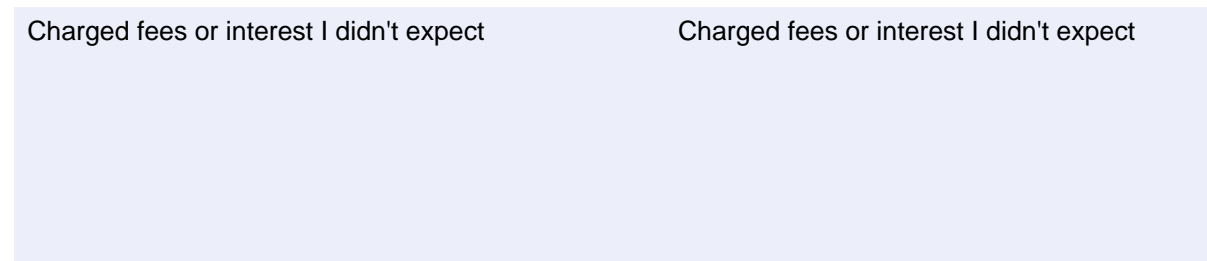
Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

this pretty fishy to begin with. Anyway, I went ahead and called Check n Go and told them the problem. They told me that never sent out any legal action against me, but only sent my account to another collection agency which still had my information. They also told contact that agency who has my information.

XXXX sent me a email telling me i owed a certain amount of money for a payday loan that is less than what they are saying. When i looked up ace cash services i found out its a scam company trying to recieve money.

Told me my account was settled and paid in full and even sent me text and ca n't seem to get their act together and want this collection activity to stop. Unable to contact XXXX due to leave of absence.

I never took out a loan with XXXX XXXX. This is not mine

The charges went for {\$160.00} to {\$390.00} ... Keeps calling me at work when I told them to just call me on my cellphone. Rude on the phone. XXXX XXXX said I have never spoken to her before but I remember that she was the one that I set up payments with a couple weeks ago. They claimed that they didnt have my cell phone number but i knew that was impossible because XXXX XXXX called me and left a voicemail.

In XXXX XXXX I took out a Payday loan with XXXX XXXX for {\$400.00}. XXXX advised by the representative I 'd need to repay a finance charge of {\$140.00} + the original loan amount, for a total of {\$540.00}. They have not stopped charging my account since XX/XX/XXXX. When I contacted them in XX/XX/XXXX, they told me that I had to pay an interest payment before I could pay the principal. I threatened to contact an attorney, and they stopped, but started again as Big Picture Loans. They have drafted by account twice monthly. Upon further inspection, they have fraudulently initiated XXXX new loans in XX/XX/XXXX which I did not initiate (See Attached). Please help.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Check into Cash, Inc.	IN	465XX	Web	
GVA Holdings, LLC	CA	940XX	Web	
Ad Astra Recovery Services Inc	TX	750XX	Web	
Solutions To Portfolios, LLC	CA	907XX	Web	
Big Picture Loans, LLC	CA	940XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

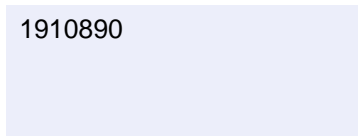
Consent provided	04/29/2016	Closed with monetary relief	Yes	No
Consent provided	05/09/2016	Closed with explanation	Yes	Yes
Consent provided	05/08/2016	Closed with explanation	Yes	No
Consent provided	05/06/2016	Closed with explanation	Yes	No
Consent provided	04/27/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1899035



1910890

1914832



1908054

1894562

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/12/2016	Payday loan	Payday loan
05/12/2016	Payday loan	Payday loan
04/26/2016	Payday loan	Payday loan
04/18/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged bank acct wrong day or amt	Charged bank acct wrong day or amt
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

A payday loan from over 2 years ago from an illegal lender (no lending license in Minnesota) called XXXX has sold my contact information to various companies trying to extract a payment from me when I owe nothing more on this former loan. The latest company is called TrueAccord calls from XXXX, XXXX and then text me from XXXX asking me to click onto a link and make a large payment and have called me as well. I do not owe XXXX anything as they are illegal in Minnesota and I do not have to pay anything more than I already paid them 2 years ago. They are saying I suddenly owe a debt of {\$1000.00} and that is absolutely not true. They are an unlicensed lender for Minnesota residents. I have had this same sort of call and threat from multiple debt collectors or scammers on behalf of XXXX many times in the last two years and have also filed complaints with the MN attorney general and the minnesota dept of commerce.

Lender charged my account when it was not expected/unauthorized, which cost me overdraft, return check fees, and bank account is at negative status.

94 % interest rate since XXXX I have paid {\$4400.00} in interest on a {\$6500.00} loan with a large origination fee with a payoff amount of {\$6900.00}

I took out an outrageous high interest loan with Cash Call Online to get into a home so my family was no longer homeless. I was making regular paymentsso much so that at XXXX point I should have been done with the loan. The loan was at some point sold to another company XXXX XXXX XXXX XXXX. The times the loan started coming out of my account started changing which effected other bills. Between that and another bill (furnace was n't working properly which shot up electric bill) I ended up losing the place I was renting. The new company contacted me about signing new documents and getting payments taken out of bank. I tried to explain to them I should have more than paid but their records were n't showing that and he just needed me to electronically sign these papers. I asked him to mail them because I did n't have access to internet any longer and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

TrueAccord Corp.	MN	553XX	Web	
Mobiloads, LLC	FL	346XX	Web	
Bliksum, LLC	AZ	857XX	Web	
CashCall, Inc.	KY	410XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/28/2016	Closed with explanation	Yes	No
Consent provided	05/12/2016	Untimely response	No	
Consent provided	04/28/2016	Closed with explanation	Yes	No
Consent provided	05/12/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1827922

1922263

1894885

1884502

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/11/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

explained the payments were still coming out of my account. Never heard another word from them. But the payments kept messing up my bank account and severely over drawing it. The bank manager suggested I put a Block on the next payment and then close the account. Which I did ... The new company miraculously called asking where their payments were. I explained that they should be done, what was going on, including losing residence and overdrawn account. He said their was nothing they could do that I needed to sign those papers and set up payments or they would report to Credit Bureau and or take me to court. I heard nothing more from them and stopped receiving email correspondence until today. XXXX Out of no where a lady from a XXXX number calls and starts in on me about a loan I took out that I need to pay over XXXX from XXXX XXXX. (Mind you I am at a completely different address, with a different phone number that is not under my name, neither of which I gave them due to not having a way to contact them. They do n't provide numbers to call ... they just call you from random numbers or send emails.) I try to explain to her I 've never even heard of that company and she returns with fact they were once named Cash Call. So I listen. She offers a settlement of XXXX but tells me I have to give her credit card or debit card info to have it drawn out Friday to secure the offer with them. Everything sounding so fishy I just told her I did n't have my card on me that she would need to call back. I 've been doing my research. I am not the only XXXX going through this nightmare. I am afraid to just give my info over the phone to them, especially after all I have lost already. I need help/advice how to proceed without losing even more. Please and Thank you

Lender is contacting my husband, in laws and other people and discussing information about said debt, yet has not mailed a notice or even left a message on my phone. I am being told they are preparing to sue me, yet I have no notice as to what the debt is.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Delbert Services

FL

330XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

05/11/2016

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1921235

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/25/2016	Payday loan	Payday loan
04/28/2016	Payday loan	Payday loan
05/04/2016	Payday loan	Payday loan
04/30/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Hi, my name is XXXX XXXX : I am filing a complaint against Republic Finance of XXXX Louisiana : Today I contacted XXXX Credit Bureau Agency ; And the representative made me aware, that Republic Finance, was showing opened on my credit file, as of XXXX/XXXX/2016, I disputed it with credit bureau ; because It 's not my account ; Whenever I had previously disputed this company, they provided XXXX with information saying this was my account. My ex-husband told me numerous of months ago this account was closed : so I followed up and ask XXXX XXXX, the manager at XXXX. La XXXX, and he told me that the account had closed, and that he had reported this to the credit bureau. So whenever I was told the account was still showing opened at bureau ; I once again contacted XXXX XXXX, and he made me aware that the account was refinance ; he told me that he could n't talk to me about the account ; I then asked him, how can you not talk to me about my own account, he refused : without my knowledge he refinanced the account, and told me false information, that he had told the credit bureau that the account was closed. XXXX XXXX fradulent removed my name from account, and did n't bother to report the closing of account to bureau, after I had contacted him to ask him to please close, delete or remove from my records. I feel like XXXX XXXX does n't like me because of my race, he also hates me because I am disable.

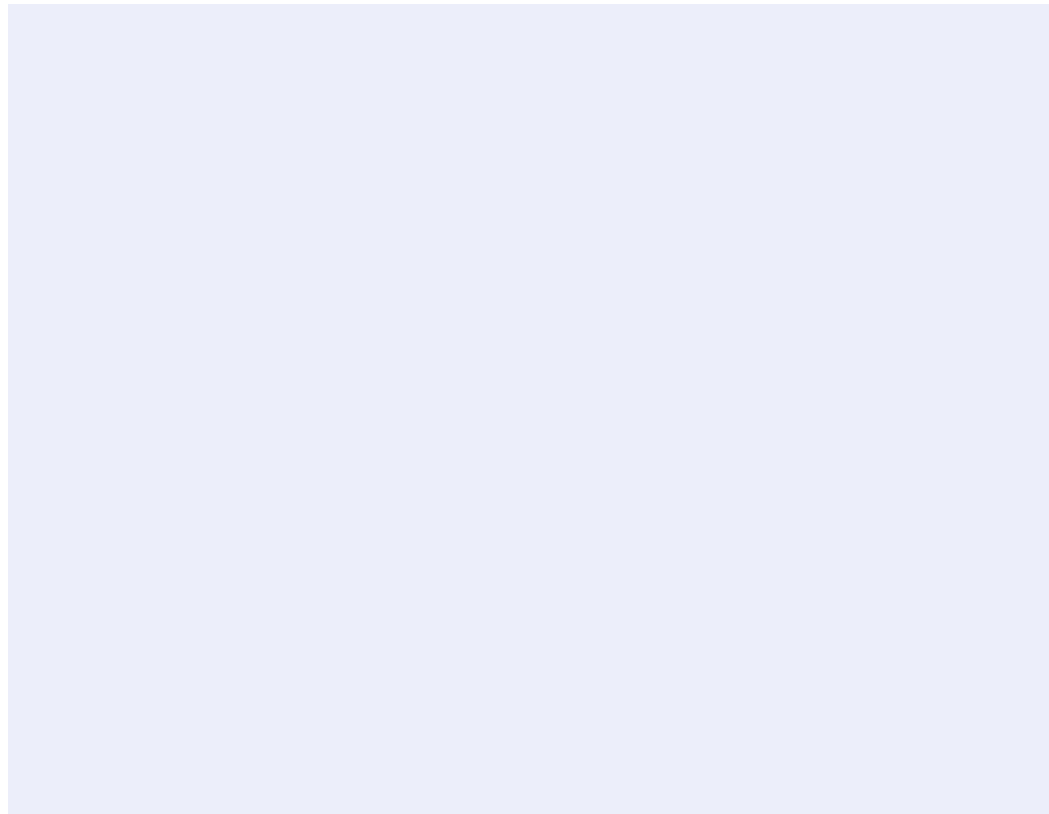
I am receiving numerous harassing calls from CashNetUSA for a loan that I did n't apply for. I have never applied for a loan with this company, I believe that someone has used my social security number and stolen my identity for this loan.

Got a call from a company called Radiant cash stating a loan was taken out in my name XX/XX/XXXX. These funds was deposit into an XXXX XXXX account which has been closed since XX/XX/XXXX.

I have permanently " opted out " from unsolicited financial/credit marketing through all XXXX credit bureaus.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint represents an opportunity for improvement to better serve consumers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

RFNA, LP	AR	716XX	Web
Enova International, Inc.	MD	207XX	Web
LDF Holdings, LLC	IL	606XX	Web
OneMain Financial Holdings, LLC	SD	571XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/28/2016	Closed with explanation	Yes	No
Consent provided	04/28/2016	Closed with explanation	Yes	No
Consent provided	05/06/2016	Closed with monetary relief	Yes	No
Consent provided	05/03/2016	Closed with non-monetary relief	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1895726

1900821

1910840

1904122

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

However, I received the attached offer in the mail - which looks very much like a "check" - and am concerned not only about the protection of my financial identity but also about others who may have also received this solicitation.

I called ACE yesterday & person said they had no info for me except that my case # XXXX was sent to XXXX XXXX XXXX. Telephone # XXXX XXXX XXXX XXXX. I have been harrassed & threatened by numerous parties including the XXXX previously mentioned.

A person claiming to be Attorney XXXX XXXX from XXXX left a text on my cell threatening arrest & 6 months jail time. His telephone # XXXX XXXX XXXX XXXX. The telephone # he said to call is XXXX XXXX XXXX XXXX.

An Officer XXXX from XXXX XXXX XXXX Court called me yesterday & said an officer would come today to serve me with a Deposition Warrant & I could be held. He said he could not give me any info on what it was about or who was involved but gave me a # to call. (XXXX) XXXX. That # ended up being another attorney XXXX XXXX from XXXX, XXXX XXXX XXXX XXXX. He said I owed {\$270.00} to ACE.

The amount owed according to ACE is {\$250.00} from 2013.

I had been helped initially by Attorney XXXX.

It was my understanding the situation had been resolved.

I had continued to receive calls from XXXX. The XXXX stopped their harassing & threatening calls.

Some calls were automated & said for me or my representative to call them. My personal attorney XXXX XXXX of XXXX did call but no one answered.

Most of the calls received were automated and only partial info was clear. They did not clearly state their name, the company they worked for or any other info.

Naturally I assumed these were scams.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

ME

040XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/05/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1910913

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/13/2016	Payday loan	Payday loan
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05/02/2016	Payday loan	Payday loan
------------	-------------	-------------

05/02/2016	Payday loan	Payday loan
------------	-------------	-------------

05/03/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Also the calls come from several different area codes and numerous calls a day.

At XXXX point the message said it was check fraud which I thought was a scam because I do n't write checks.

My bills are all online & paid online.

I always pay my bills even if I need to make payments.

I would appreciate any help & /or advice you can offer me.

Thank you,

This company sent me an email stating they have tried to contact me by phone and by mail. I have received no calls nor have I received any mail other than the email I received today XXXX/XXXX/2016.

I just want to know if this company is legitimate.

I received a loan from this company with a large interest rate on the loan. I am unable to pay the ballooned interest rate and wrote them a letter stating I wanted to cancel the loan and pay the interest rate. They excepted my payments of {\$150.00} (XXXX) in which the loan was {\$1000.00}. which my account balance should be {\$700.00}, they tried to take {\$1200.00} from my account. They are being not being reasonable and they continue to call family members harassing them stating I am a dead beat and not paying none of my bills.

lender was ordered to forgive debt - I was not aware

I borrowed XXXX dollars about XX/XX/XXXX from Cashnet.com. I told them I do not get paid until the XXXX of each month on my social security XXXX .They called me after less than a week to get paid then I filed for an extension when they said the loan was due on XX/XX/XXXX. Then when I paid them today- XX/XX/XXXX they charged me over XXXX. This is price gouging. I sent them a complaint and when I called them today after they were paid they would not speak to me but kept me on hold for along long time so I hung up. Is this legal? My account number is XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Company believes it acted appropriately as authorized by contract or law

Company can't verify or dispute the facts in the complaint

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

TN

370XX

Web

Advance America, Cash Advance Centers, Inc.

TX

750XX

Web

Servicemember

Enova International, Inc.

TX

770XX

Web

Enova International, Inc.

TX

786XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/13/2016	Closed with explanation	Yes	No
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Consent provided	05/02/2016	Closed with explanation	Yes	No
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Consent provided	05/02/2016	Closed with explanation	Yes	No
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Consent provided	05/03/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1924314

1904771

1906223

1908155

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/09/2016

Payday loan

Payday loan

05/18/2016

Payday loan

Payday loan

05/07/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account number is XXXX

Received a loan on XXXX/XXXX/15 from XXXX XXXX XXXX XXXX XXXX XXXX of {\$150.00}. They want a total of {\$850.00}. XXXX repayment. That is 780 % interest. I am unable to make the payments due to XXXX other advances I have.

Recieved a loan on XXXX/XXXX/15 From XXXX XXXX XXXX XXXX XXXX of {\$350.00}. I have paid them {\$970.00} so far and owe a balance of {\$420.00}.

Received a loan from 500 Fast Cash XXXX XXXX XXXX of {\$500.00}. I have paid them {\$550.00} so far and owe a balance of {\$250.00}. That 's 377.59 % interest.

I was desperate at the time. I had now other way to pay rent. I am on XXXX and can not afford to pay them what they are asking. I tried to work out a different payment plan with them and they refuse to help me.

i took a loan out in the amount of XXXX dollars i was only advised i would have to pay back XXXX, i ended up paying back XXXX dollars and now they are stating my loan pay off is in the ball park figure of XXXX dollars i was never advised of the 850 % interest

I applied for a loan from Castle Payday Loans (now XXXX) in XXXX 2015 for {\$1000.00} online. I received a phone call from CPL stating I have been approved for the {\$1000.00} loan and the finance charge would be {\$350.00}, thus bringing my total to {\$1300.00}. I have since paid {\$2400.00}, over {\$1000.00} more than I was told I had to pay. CPL continued taking payments from my bank account, so I blocked them from drawing payments from my account. I tried to log into my CPL account, but it would no longer allow me to log in. I contacted CPL and spoke to a representative from collections and I conveniently got dropped once I told them there was a mistake with my account and had been overcharged.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Red Cedar Services, Inc

FL

328XX

Web

Big Picture Loans, LLC

ND

581XX

Web

Big Picture Loans, LLC

IN

463XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/16/2016	Closed with non-monetary relief	Yes	No
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Consent provided	05/18/2016	Closed with explanation	Yes	Yes
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Consent provided	05/07/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1916536



1931505

1914856

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/16/2016	Payday loan	Payday loan
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05/16/2016	Payday loan	Payday loan
------------	-------------	-------------

05/19/2016	Payday loan	Payday loan
------------	-------------	-------------

05/07/2016	Payday loan	Payday loan
------------	-------------	-------------

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Applied for loan/did not receive money

Applied for loan/did not receive money

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

there was a mistake with my account and had been overcharged.

I received a letter of Loan Forgiveness from EZCORP for a loan that was taken out in 2012. This loan was included in a Chapter XXXX Bankruptcy. I have received several calls from them and collectors trying to still collect on this loan. I have advised them on several occasions that this loan had been discharged on the ChXXXX Bankruptcy. They assured me that it was n't them that was trying to contact me on this loan. Now I receive a XXXX for this loan. The problem is that this information is supplied to the IRS as additional income. This would be correct if it was a loan that I defaulted on and did n't include in the Bankruptcy. Now the IRS is showing that I have an increase in my income by {\$1900.00}. This is incorrect. What are my rights and options to get this taken care of? I have tried to contact EZCORP in regards to this, but I can not get through on their phone lines. I even asked them to contact my attorney but they never did.

I went in speedy cash on XX/XX/XXXX2016 to apply for a loan but I was told by a speedy cash rep. That I already had an existing account with them.I told the speedy cash rep. That the existing account was not mine and I have never gotten a payday loan from speedy cash.so based on the existing account not belonging to me I have been permanently blocked from getting a payday loan from speedy cash.

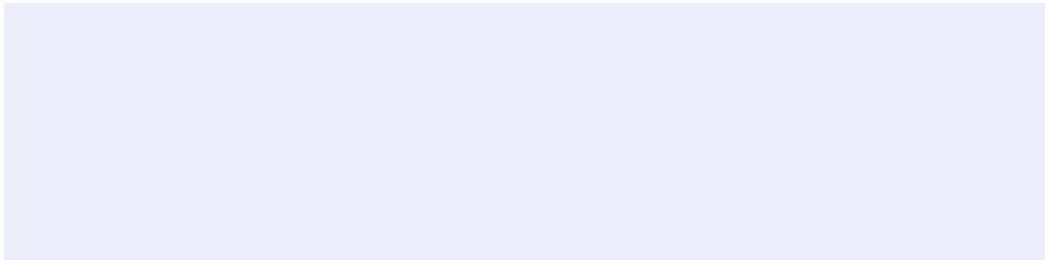
I took out a XXXX advance in 2009 to advance america.I get a threatning call today saying I need to pay them XXXX this month or thell take out of my pay.they said the tried to attempt to send court papers to my old adress and it went unanswered.this isnt fair.this happened to me few months ago with someone else and they took XXXX mo iut of my pay.can I file bankruptcy to avoid this? I never got a chance to give court my answer

I filed bankruptcy XX/XX/2015 castle payday was included in the bankruptcy and now I have been receiving calls from wanting me to repay the loan I have

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint is the result of an isolated error



Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

EZCORP, Inc.

UT

843XX

Web

Servicemember

Speedy Cash Holdings

CA

906XX

Web

Advance America, Cash Advance Centers, Inc.

RI

029XX

Web

Big Picture Loans, LLC

IL

600XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/16/2016	Closed with explanation	Yes	No
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Consent provided	05/16/2016	Closed	Yes	No
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Consent provided	05/19/2016	Closed with explanation	Yes	No
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Consent provided	05/07/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1926763

1927041

1930518

1914639

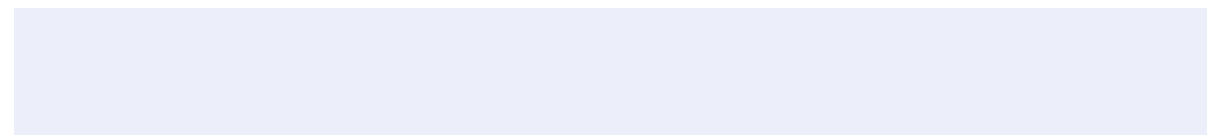
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/03/2016	Payday loan	Payday loan
05/20/2016	Payday loan	Payday loan
05/20/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

now I have been receiving calls from wanting me to repay the loan I have explained that I have filed chapter XXXX and have given them the case number and the attorney # and have asked not to call the cell my they continue to call

I borrow XXXX from BigPictureLoans and now I pay XXXX every other week. I was unable to view the " Truth in Lending " disclosure until after the loan had been processed and funds delivered to my account.

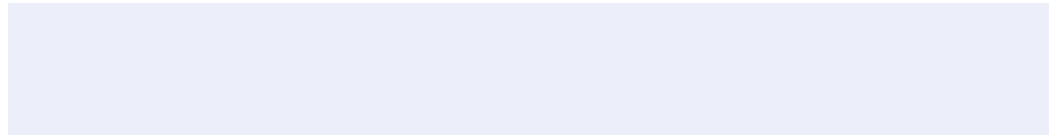
I did n't pay my loan on time I try going back to the office Advance America to pay and they did n't took my payment now there calling my job they call my phone every day they talk to my supervisor and they told me there taking me to court I 'm a single mom of XXXX kids my rent is really high and I ca n't pay what their asking I try to make a plan arremgement but they denied it I 'm really stress out please help

I 've applied a payday loan many years ago through the internet and paid off since. Then a call came in last year about this, at first the scare tactics worked, I 've paid over {\$2000.00} before my bank called me about someone was trying to get money out of my account from overseas, this is when I knew it was a SCAM and changed my cell phone and bank account number. I 'd then consulted a lawyer who told me to stop paying and if it 's a legit debt collector, they would have something in writing of the debt and to check my credit report. I have not received anything in the mail from this company or was it on my credit report.

Then 2 to 3 weeks ago I 've been receiving robotic calls again from XXXX at home and work stating that I need to call back XXXX with claim # XXXX. I 've called an attorney today and they told me the claim # provided from XXXX, there is no such claim or case number against me. I have been reading posts on this number and all the post states it 's a SCAM and suggests that I report this number to CFPB and the attorney suggest that I call the attorney general 's office and file a complaint, so this is what I am doing. I 've blocked the number from my home but

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	ID	837XX	Web
Advance America, Cash Advance Centers, Inc.	CA	900XX	Web
CashCall, Inc.	WA	983XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

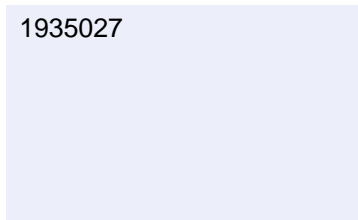
Consent provided	05/06/2016	Closed with explanation	No	No
Consent provided	05/20/2016	Closed with explanation	Yes	No
Consent provided	05/20/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1908672



1935027

1935118

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/11/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

they find other ways to call.

We originally requested a payday loan from XXXX XXXX (see original document sent my mail) in XX/XX/XXXX The company misrepresented the finance charges associated with the term of the loan. We were originally told the cost of this loan was going to be {\$1200.00} in interest above the original loan amount. Originally the payments came out on our payday as expected. The amount was large ({\$280.00} twice a month), but we knew that payday loans are an expensive form or finance, so at first we just paid and did n't really check further. After three months of payments, thinking we must surely be close to payoff, I can no longer find Castle Payday online, it is now Big Picture Loans (XXXX XXXX XXXX XXXX, XXXX) I found this out because the payments on my check register no longer stated " XXXX XXXX ", but now " Big Picture Loans " which did n't jive with the original agreement. Further upon trying to logon to the account, the company did not or would not publish the balance or payment schedule. Now two months later, they finally posted the payment plan and what a shock. This company is charging us 927.7664 % interest. By the time the loan is paid, it will have cost us XXXX!!!!!!!!!!!! This was NOT what was represented and we do n't know what our legal rights are. We did NOT agree to this outrageous piracy. This is predatory lending. Please help! I have been told on the phone that Tribal Lending does not have to comply with Federal regulations. I 've already paid them {\$3000.00} to date and the payment and payment due date keeps changing. It is no longer on our payday. This ca n't be legal. The " contract " that says we agreed is not what we were told or given at the onset, the interest rate is DEFINITELY not what we agreed to and had we known that they consider themselves a Sovereign State, immune from federal regulation and claims (you will be limited in what claims, if any, you may be able to assert), we definitely would never have taken this out. We have used payday loans in the past and realize they are pricey forms of funds,

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

AZ

853XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

05/12/2016

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1919673

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/06/2016

Payday loan

Payday loan

05/07/2016

Payday loan

Payday loan

05/18/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

but this is excessive and was not disclosed at the onset.

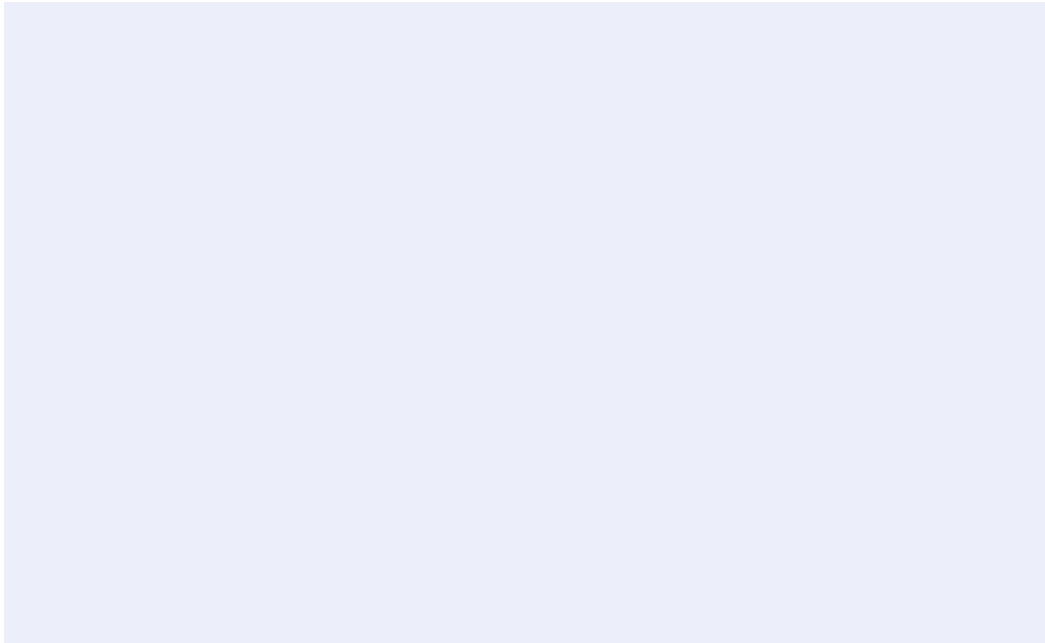
I applied for a loan from Big Picture Loans and I was approved for {\$1000.00} and I was told that I would have a finance fee of {\$250.00} which would mean I would pay back {\$1200.00}. I just started paying the loan and when I saw the amount of payments and how much I would be charged I was appalled! I am being charged 582.0813 % in interest which would make my final pay off {\$7300.00}. I started making payments XXXX XXXX, XXXX and this loan has me making payments until XXXX XXXX. I am willing to pay back the loan and the finance charge but I really do n't want to end making payments of {\$7000.00} for a {\$1000.00} loan.

I applied for a loan with big picture loans.com, when I spoke with the representative who was a lady, she advised me that I was approved for a XXXX dollar loan and my pay off balance would be XXXX dollars. XXXX dollars would go to my finance charge. I have XXXX options to pay the loan back. The first is to pay the XXXX in full by the first payment date of XXXX/XXXX/2016. The second is to make monthly payments of XXXX a month. No where did she mention the amount of the finance charge would be 793.6667 %. After she finish my paperwork I was advise I can log into my to check my payment status. I was unable to check anything put the payoff balance which said XXXX dollars. Once my first payment was taken out of my account I wanted to check my payment amount for the month of XXXX. That 's when I was able to view my documents and see the ridiculous amount that they are charging me for a XXXX loan. I was very upset because I can not afford to pay back XXXX XXXX dollars on a XXXX loan that I borrowed I can see XXXX dollars that I was told. I 'm a single mother of XXXX with no help from anyone, that 's why I turned to the loan but not to be robbed.

The Collector (XXXX XXXX XXXX) from the lender Western Skies has sent a company called XXXX XXXX to serve me papers at my place of employment. I work for a government entity and they have called my employer several times

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

MD

208XX

Web

Big Picture Loans, LLC

FL

323XX

Web

Delbert Services

GA

303XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/08/2016	Closed with explanation	Yes	No
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Consent provided	05/08/2016	Closed with explanation	Yes	No
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Consent provided	05/18/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1914425

1914696

1930124

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/17/2016

Payday loan

Payday loan

05/10/2016

Payday loan

Payday loan

04/14/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

work for a government entity and they have called my employer several times because my supervisor has taken the messages and warned me of them calling the control room where I work.

I was contacted by XXXX on XXXX XXXX, 2016 stating I was approved for a loan in the amount of {\$2000.00}. They deposited {\$720.00} into my bank account. All I had to do was withdraw that amount, send the money back and they would deposit {\$2000.00}. They asked for my online bank information including my security codes. After awhile I began getting suspicious. The following morning I received an email from my bank stating the check they deposited was on hold for 5 days because the check may not be good. When I notified them about this, they began getting very irate. I told them the funds were frozen and they kept insisting I go to Wal-Mart to get the money out. Since Thursday XXXX XXXX, my bank account is still frozen. The company states the name is ACE Cash Advance and the person's name is XXXX XXXX.

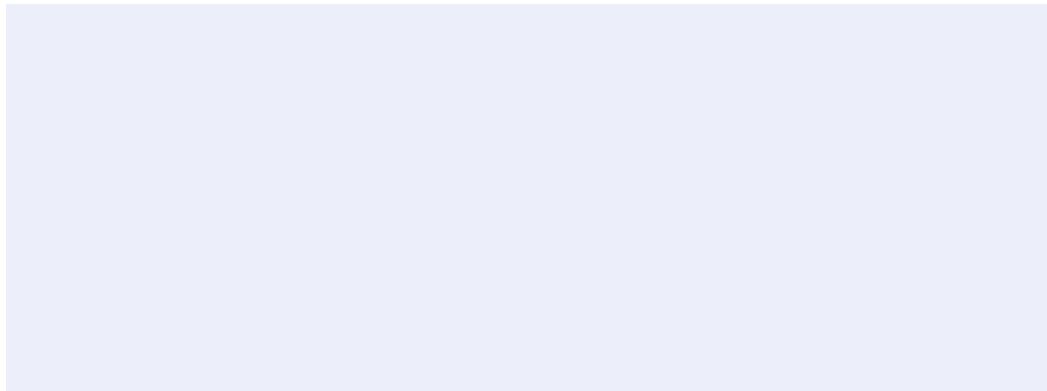
I applied for a loan with Big Picture Loans for an amount of {\$400.00} and was approved. In the Loan details it was stated there would be a {\$140.00} Finance Charge and I agreed making the total amount {\$540.00}.

I was NOT informed of the whopping 974.0608 % Interest Rate that I would be charged and the Finance charge of {\$1800.00} making the total amount to be paid \$ {\$2200.00}, There is absolutely no way I would have agreed to this Loan if I had been told the truth upfront but I was not able to view the " Truth in Lending " disclosure until after the loan had been processed and funds delivered to my account. This is illegal and I will be taking it further.

This loan from XXXX XXXX has charged me more interest than I ever thought I would have to pay. For a XXXX dollar loan they are trying to make me pay back XXXX dollars. In addition, they took XXXX payments out of my account at the same time. I want to resolve this loan by paying the difference between XXXX and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

MoneyGram	LA	704XX	Web
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Big Picture Loans, LLC	TN	373XX	Web
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SunUp Financial	OH	431XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/20/2016	Closed with explanation	Yes	No
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Consent provided	05/12/2016	Closed with explanation	Yes	No
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Consent provided	05/25/2016	Untimely response	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1883309

1917619



1880646

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/05/2016

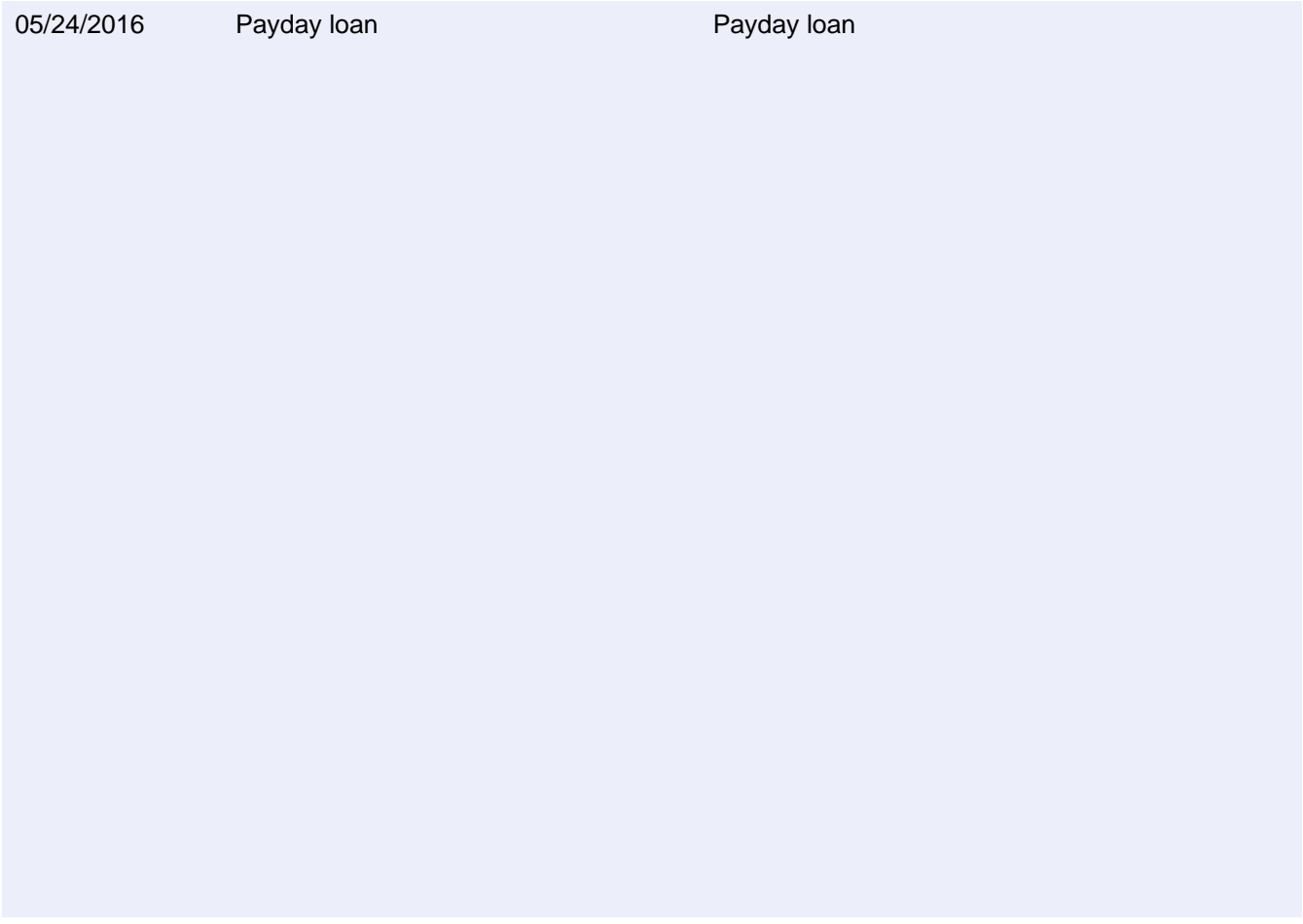
Payday loan

Payday loan

05/24/2016

Payday loan

Payday loan



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

the XXXX that I have already payed, which would mean my balance should be XXXX. Please help me with this situation.

I paid the amount owed, but the company kept saying that I owed them more. To get them to stop, I put a stop payment on the account, but they are still calling and trying to collect.

Originally when I got the loan the agent XXXX did n't disclose the payment agreement correctly, she asked how would I like to pay the loan, interest only or paid in full, I said paid in full on the first due date. The company withdrew only finance charges On the due date and then again 2 weeks later costing me {\$140.00} more. Then I called to ask why this happened the new agent explained that I was supposed to call back and confirmed after reading notes that the first agent never advised me of this in the first call and upon initial agreement of the repayment setup. She also stated she was sorry and she could help me by taking the full payment today for the total amount due, again with the finance charge a third time. When I asked her if this was her solution after researching and finding the XXXX agent was incorrect in the information given to me upon setup, and she stated yes. And I advised her I would be filing a complaint with CFPB, so she advised she could Extend my due date to allow me more time, but never did she offer anything to reduce the cost of my fees or the amount of money the company was making off of their mistake. I do feel this was misleading and fraudulent to not give full disclosure of their policy and conveniently raising their profit. I also had attempted to change the payment amount online once before the XXXX withdrawal but the XXXX agent # XXXX, claimed it did n't take and I now have to pay a third time fee of {\$140.00}. This {\$400.00} loan has cost me {\$820.00} due to their lack of disclosing all information. I have scheduled the full payment of {\$540.00} to withdraw from my account on XXXX/XXXX/2016 and they are not authorized to take a penny more.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2288984 Ontario Inc.	SD	571XX	Web
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Big Picture Loans, LLC	TX	750XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/10/2016	Closed with explanation	Yes	No
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Consent provided	05/26/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1911248

1936765



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/25/2016

Payday loan

Payday loan

05/12/2016

Payday loan

Payday loan

05/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Lender keeps contacting me Harrassing me to pay them back in full when I clearly stated I am currently not employed and I could try to make small XXXX dollar payments until I start working. They said if i didnt pay in full or in XXXX payments of {\$88.00} dollars they were going to take me to court. I tried to set a payment plan and they keep harrasing me calling me to threat me to pay them or I will go to court.

I received a call today from a blocked number stating that they are court processor for XXXX XXXX and that I am being served an arrest warrant at home or at my job within the next XXXX minutes. When asked for further information they gave me this number and file # XXXX # XXXX I was then transferred to their " legal dept, XXXX XXXX " Who then state that their company name is XXXX.I called a credit attorney and was told that there are too many red flags and that it does not appear that this company is legitimate and that they are not allowed to harass me or threaten with jail time.I then called the XXXX # again and the guy said that my file had been transferred somewhere but that he was not aware of and then proceeded to try and tell me why I did n't pay and that the XXXX address was from a XXXX XXXX office and why was I online while at work. I asked for a debt validation letter but the guy stated that I owe the debt and that he already sent several notices last year. He the mentioned the debt was from 2014 of which I then reminded him that I filled a bankruptcy back then and that is why I am asking for a debt validation letter. XXXX refused.

Western sky, Delbert, and XXXX, called my sons cell nand threatened to take me to court if I did n't call them back. I immediately called back n spoke with a guy named XXXX XXXX. He was so rude and threatening. They lied about calling my son and I asked him for their license info and address and what XXXX stood for. He was screaming at me and said it stands for nothing. I told him that if he would send a validation letter thru the mail, I would see what it was about. He said one

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

CA

958XX

Web

BlueChip Financial

AZ

852XX

Web

Delbert Services

ME

044XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/25/2016	Closed with explanation	Yes	No
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Consent provided	05/17/2016	Closed with explanation	Yes	No
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Consent provided	05/26/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

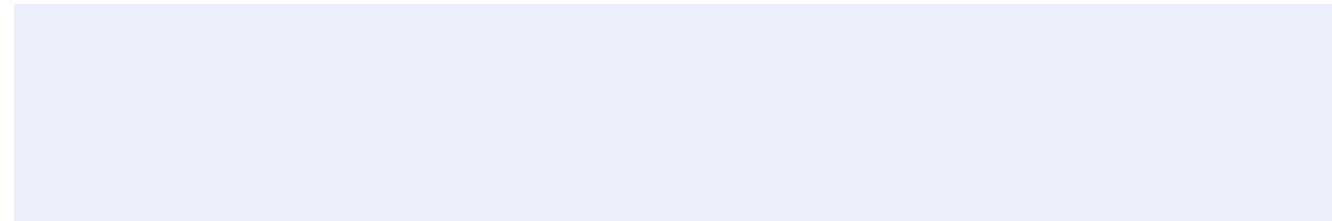
1940622

1923418

1935984

Payday Loan Complaints with Consumer Complaint Narratives

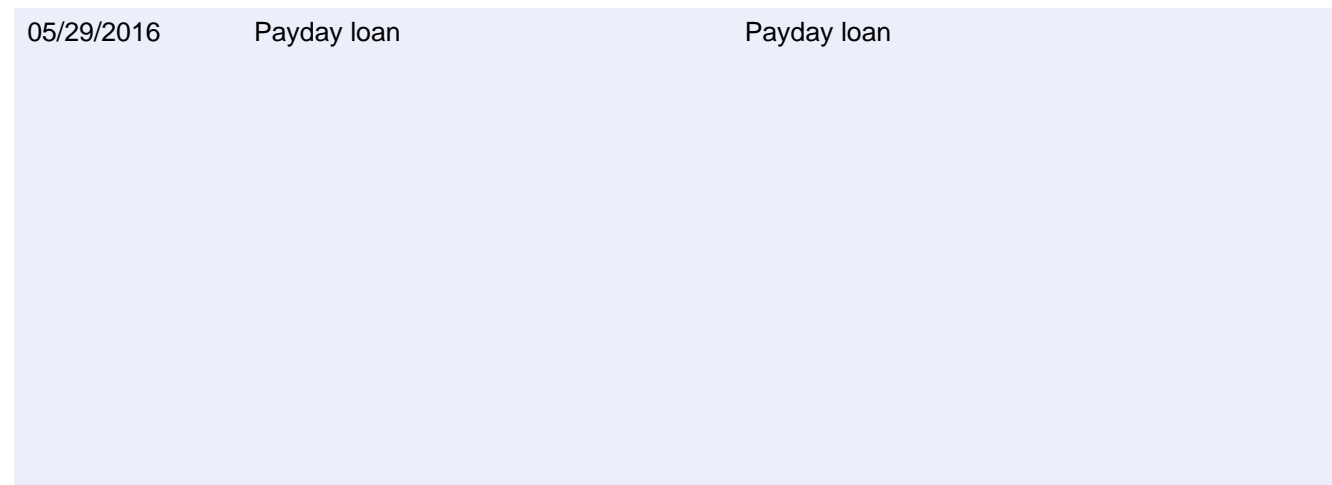
Based on Consumer Complaints



05/20/2016

Payday loan

Payday loan



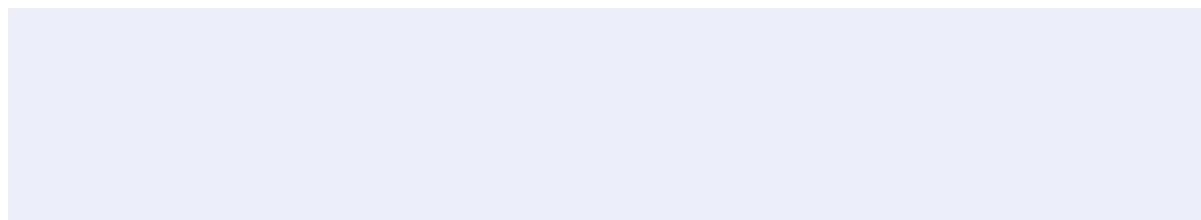
05/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

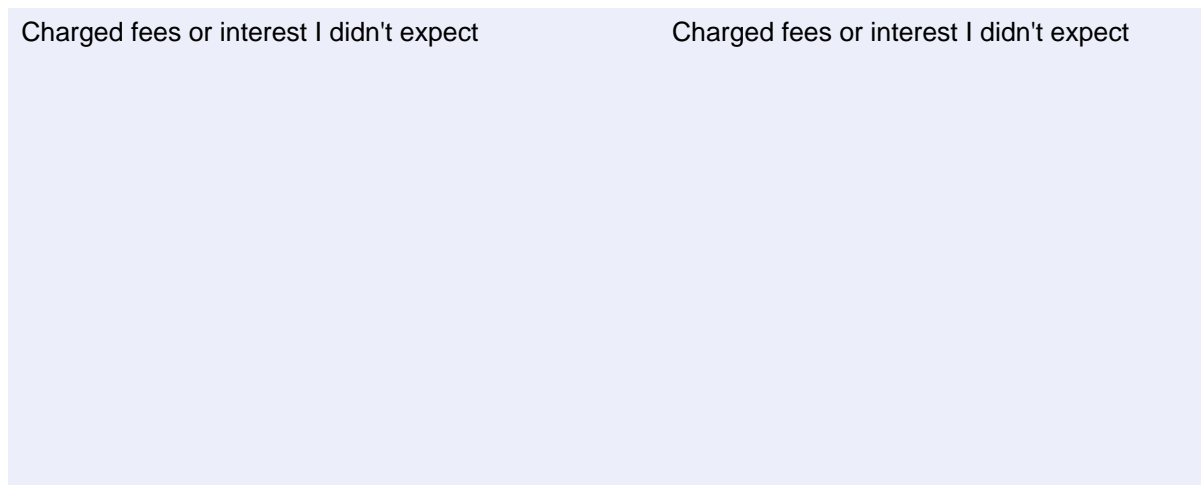


Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

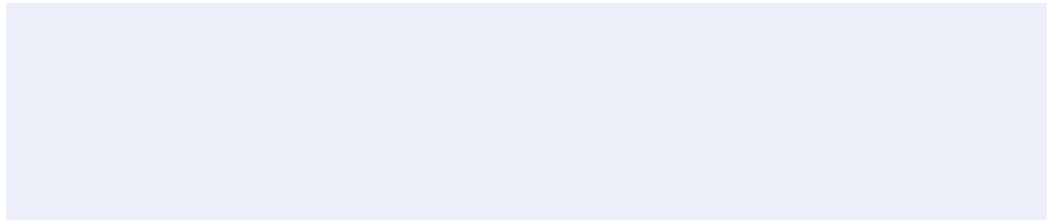
had been sent. He would n't give me a license number just kept saying we are suing you. The address he had was not mine, I explained that and he proceeded to insult and degrade me. I told him that my son was XXXX and to give me the info I requested. He hung up on me so I called back and he kept degrading me n hung up again. I called back and a woman answered and she hung up on me.

I set up payment to come directly from my payroll and they still pulled the payment from my checking account also ... this has cause an overdraft of almost {\$200.00} ... I called and they stated that they are processing a refund but it will take XXXX business days. meanwhile I have bills hitting that will not be paid put my account into further overdraft. The due date was XXXX XXXX, 2016. They received the payroll payment on XXXX XXXX and then drafted my checking account on XXXX XXXX, 2016. The first rep said it was my fault be HR should have put my name on the direct deposit payment (Her name is XXXX) ... The second rep stated that the only way the payment should have been drafted from my checking account is if my payroll deposit did n't come or was late and that since it was n't due until the XXXX, there should never have been a withdrawal from my account.

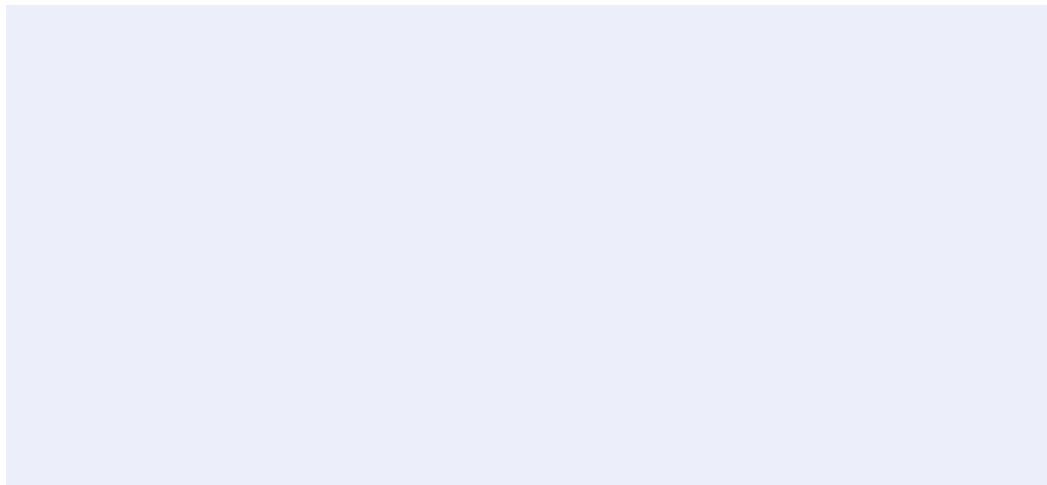
I applied for a loan for {\$400.00} from Bigpictureloans.com. At first, I thought it was a typical payday loan and that I would have to pay up the balance in installments every other week. When the loan was approved I read details on screen that the fee for processing the loan was only {\$34.00} with a total of {\$430.00} to be paid biweekly until the total was paid in full. I received a notice that I received approval for {\$1000.00} which was perplexing because I did n't ask for that amount. I then received the {\$400.00} which was deposited in my checking account, but with no notice of loan agreement details. I finally received the loan details after I logged into my Bigpictureloans account. The agreement was confusing and stated that I had 20 installment payments that would finally end on XX/XX/2017. The payments started off at {\$140.00} with a grand total of {\$2200.00} resulting in a finance fee of

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

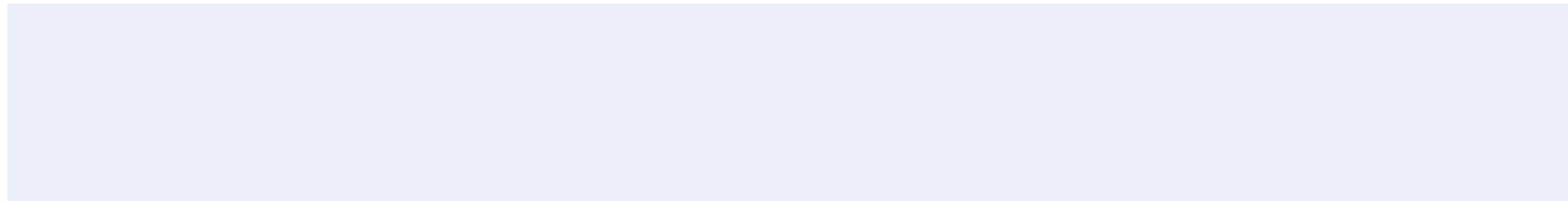


Company believes the complaint is the result of a misunderstanding



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Acceptance Solutions Group, INC

MO

640XX

Web

Big Picture Loans, LLC

MI

481XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

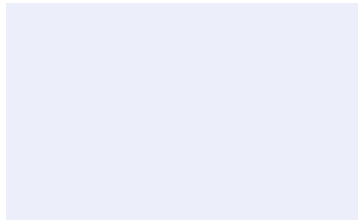
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Consent provided	05/25/2016	Closed with explanation	Yes	No
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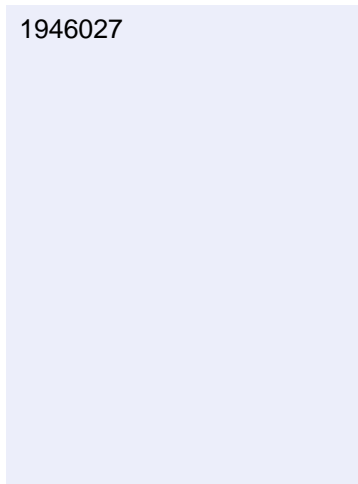
Consent provided	05/29/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



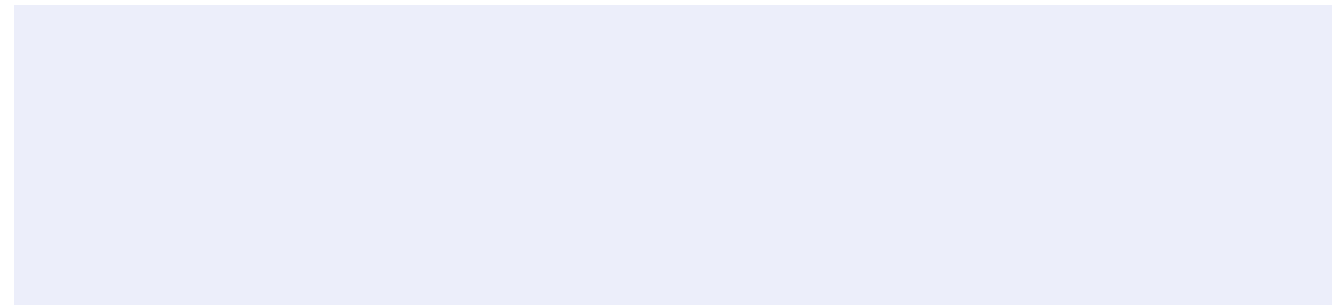
1934632



1946027

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/13/2016

Payday loan

Payday loan



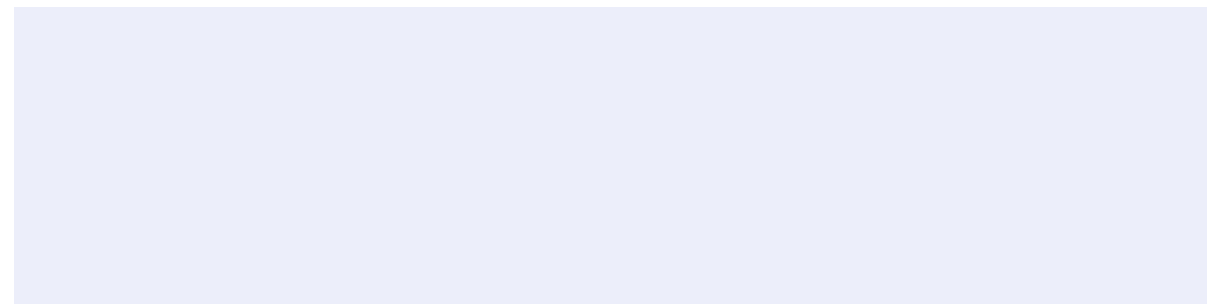
05/27/2016

Payday loan

Payday loan

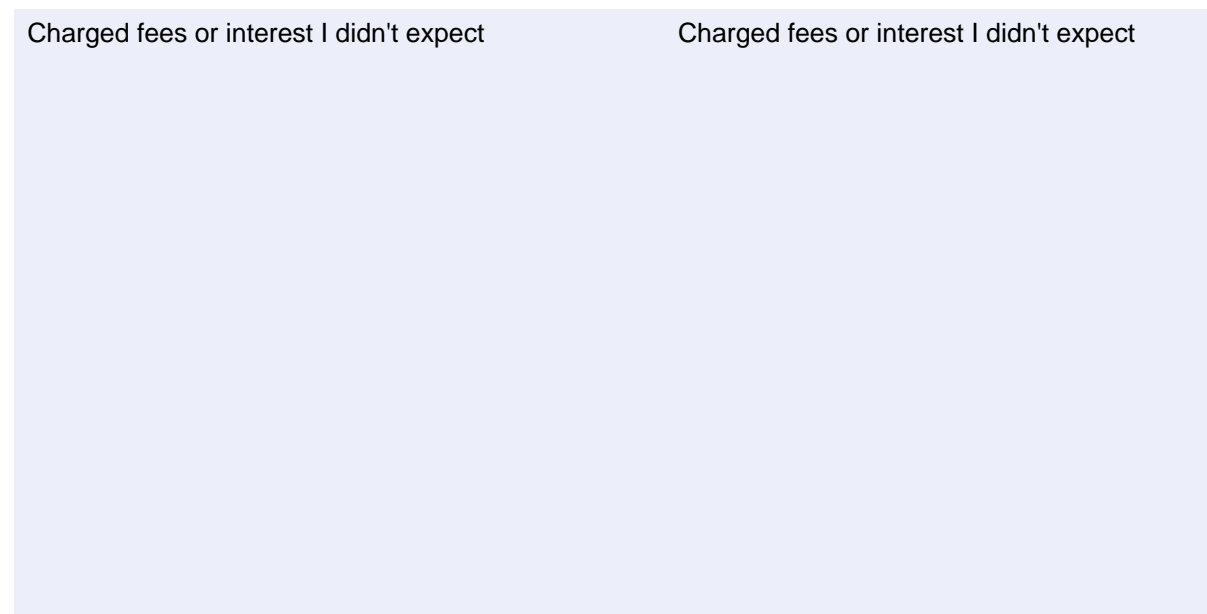
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$1800.00 }. When I finally got a chance to call them they stated that the payment that had just processed would not post to the principal balance and was just to cover finance fees unless I paid the full amount of the loan plus the finance fee which they considered some type of " buy-out ". Bigpicture would continue assessing and charging the finance fee until I did this considered buy-out of the loan. They would not post any payments that I made to the account until the final amount had been paid. The interest on the loan totaled a whopping 784.7312 %.

I applied for a loan of { \$1000.00 }. I was advised of { \$250.00 } in finance charges- I was not aware of the finance charge being charged repeatedly and not applied to the loan. I have now paid { \$500.00 } and my loan balance is still { \$1200.00 }. I am not able to see the terms of the loan on the website for verification, I am not able to see the repayment schedule, I have XXXX information, beyond " early payoffs are not penalized! "

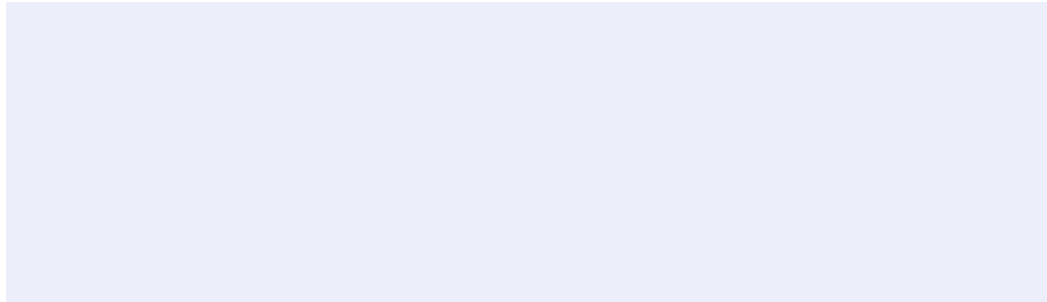
In 2010, I applied for a { \$250.00 } payday loan through OneClickCash. I was under the impression that I was going to pay no more than { \$90.00 } for this loan. It 's a lot but I needed the money. The funds were taken out of my paycheck and after I had already paid back { \$350.00 }, an email stated that on my next payday, they were going to take { \$140.00 } more. I wrote to OneClickCash at that time and said they already received { \$100.00 } more than what I borrowed and now they wanted more? They responded that my loan was paying as per agreed but I really do n't recall signing up to pay back triple than what I borrowed. I would have never taken the loan to begin with if I knew that.

I contacted my bank and told them what was happening and they told me they would take care of it. I believe the bank saw it as a scam and blocked OneClickCash from accessing my account.

That was 6 years ago. Yesterday, I received a call from XXXX. When I answered the phone, it was a recorded voice saying the call was for me and if I was n't the

Payday Loan Complaints with Consumer Complaint Narratives

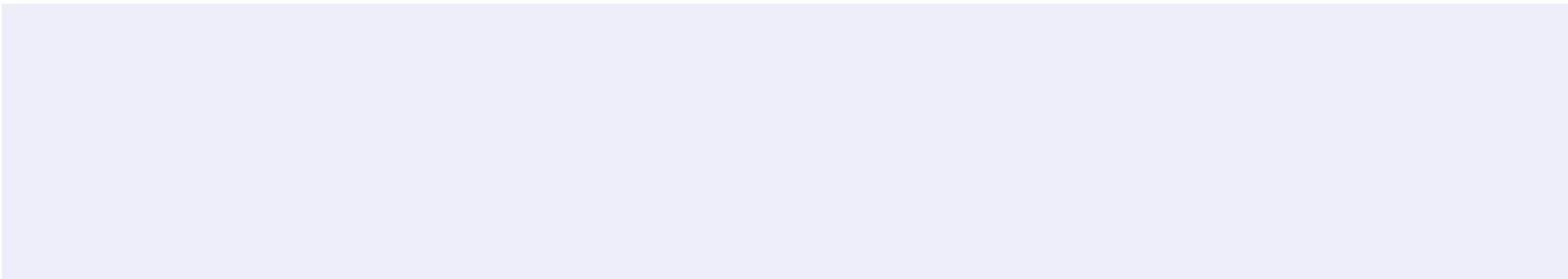
Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

MI

498XX

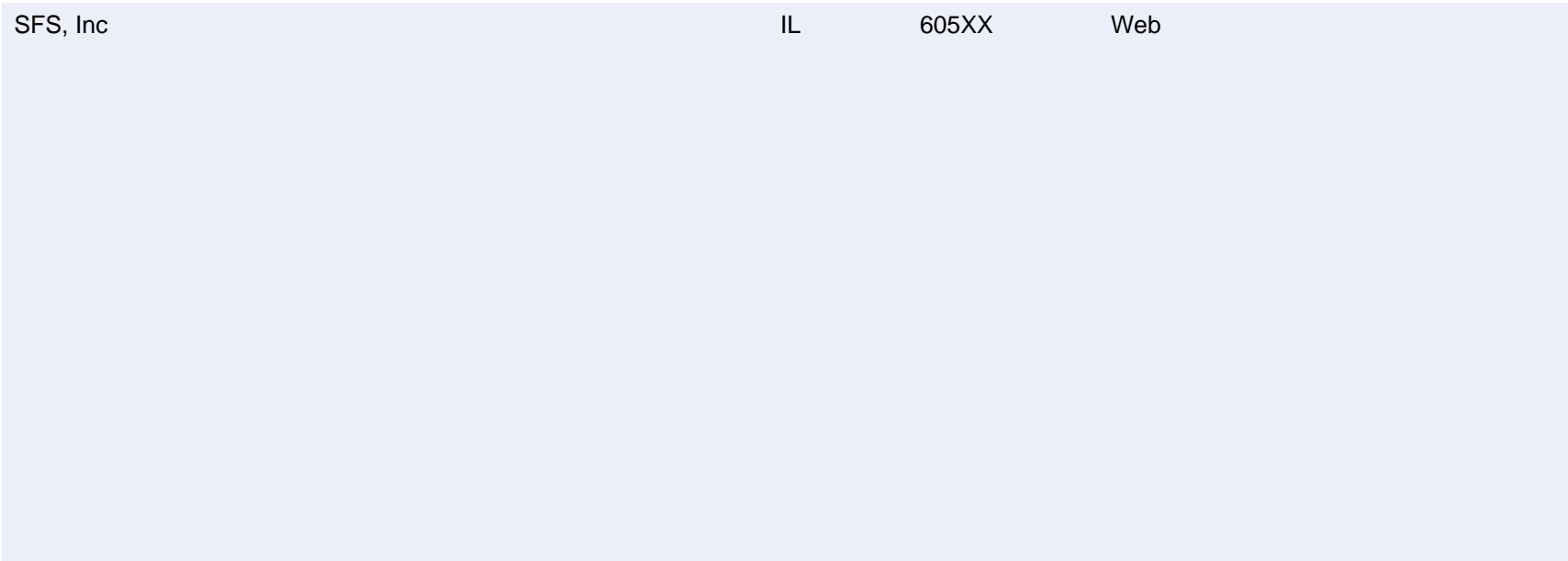
Web

SFS, Inc

IL

605XX

Web



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

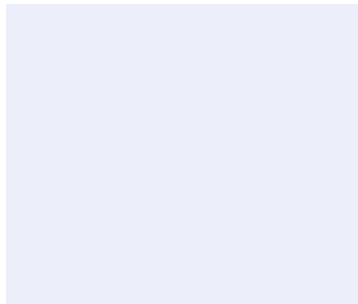
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Consent provided	05/14/2016	Closed with explanation	Yes	No
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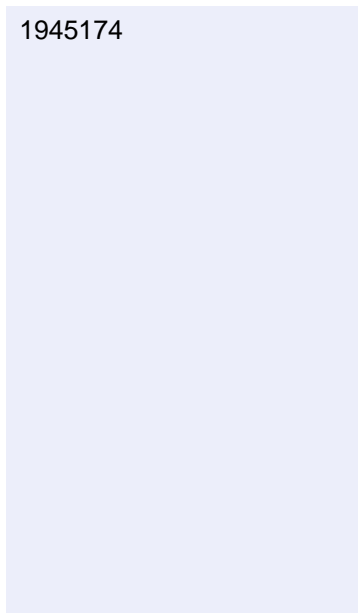
Consent provided	05/27/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



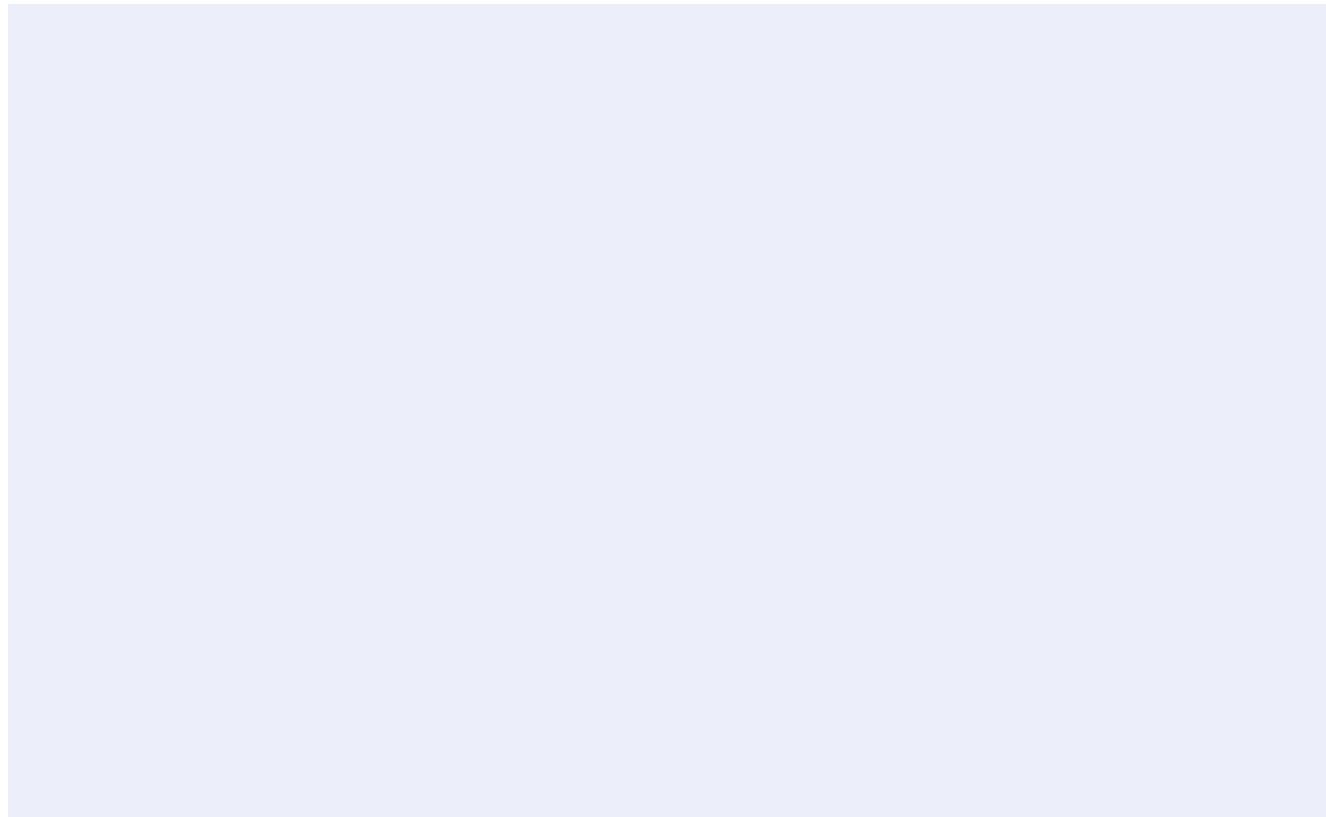
1924306



1945174

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



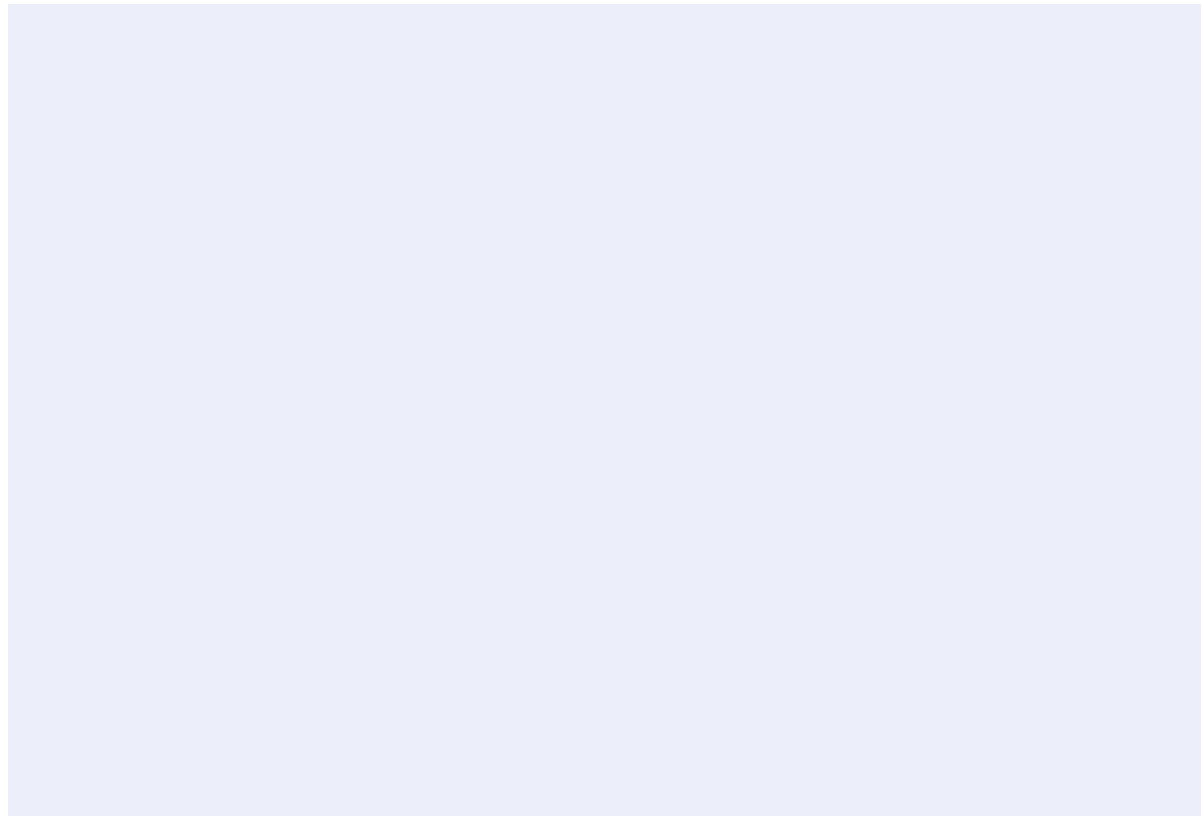
05/12/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

person to hang up. It said if I was the person to either call back or press 1 to speak to someone. I opted to speak and I was connected with XXXX. She proceeded to tell me that I will be charged with fraud and that my license will be suspended and my wages garnished. She only said that she was representing XXXX XXXX and never told me where this originated. She also said that she had talked to my previous bank and claims that I told the bank that I did not recognize these charges and had them block the vendor.

I told her that I recall having an account in the past but did not remember who it was with. I said that I had paid the full borrowed amount plus an extra {\$100.00} and as far as I was concerned, I do n't owe anyone. She was hard to talk to and I had a hard time getting a word in. It was like she did n't want me to talk. She said that she would mark this as me refusing to pay, would charge me with fraud, would garnish my wages and suspend my license.

I had a brief conversation with my attorney in which he suggested to call and ask they send proof. When I called, the number was busy most times, but when I did get through, it went straight to voicemail with no announcement of the company name, etc. I left a brief message with the case number they provided (XXXX) stating I would like documentation of this and provided my employers address to mail it to. I have not heard anything back.

I took out a loan with Big Picture Loans ' office located at XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX, XXXX XXXX. The loan was for {\$400.00} with an interest rate of about 40 %. So I would owe about {\$560.00} in the end. I believed to have pay off the loan, but 3 years later they are now contacting me, stating I owe approximately {\$2000.00}. I have contacted them and they stated they contacted me via mail. I never received letters and they never contacted me via phone, which was how they contacted me originally. They sent the case to XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX, XXXX XXXX USA. I was

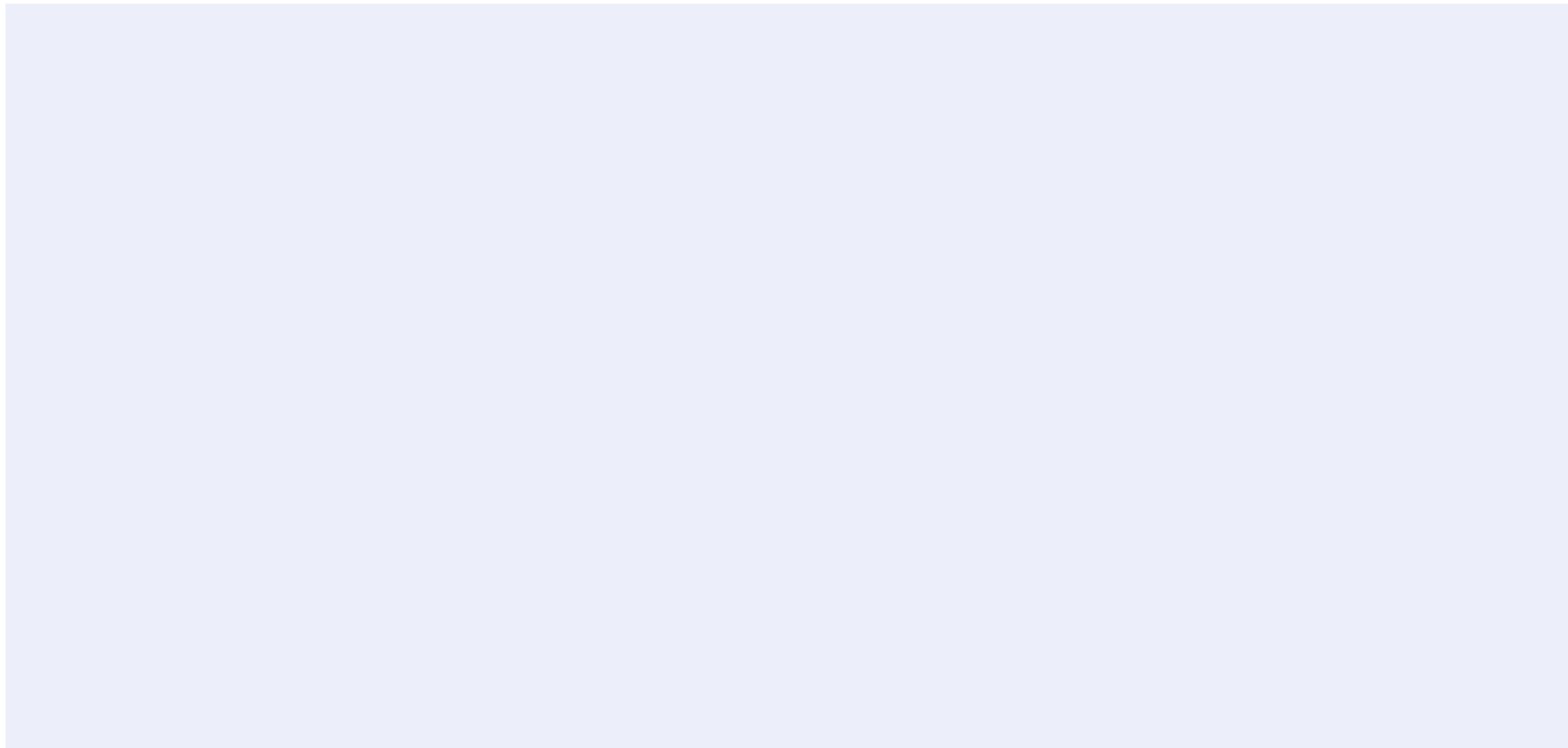
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

MN

553XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

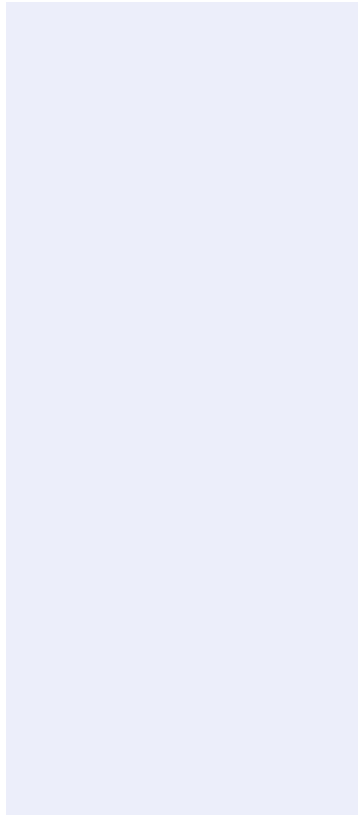
Based on Consumer Complaints

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Consent provided	05/14/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1922465

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/31/2016

Payday loan

Payday loan

04/07/2016

Payday loan

Payday loan

05/18/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

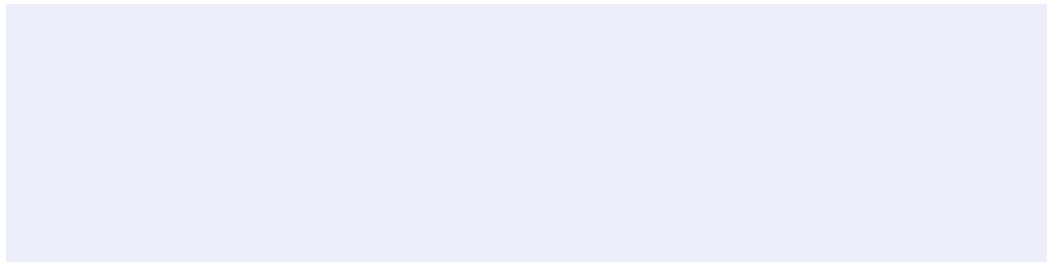
told I paid off the original balance and only had fees remaining. I paid {\$350.00} to cover any fees i should have accumulated. but they claim i still owe over {\$500.00}. This is unreasonable. I was not warned of these fees, and they made no effort to contact me. I wish to complain about their service and business ethics. I received an email from this company stating that my loan has been approved and processed. I also received a phone call but never spoke with anyone. I have not applied for a loan at Cash Central out of Utah. Since this happened I pulled my credit reports and see where they have checked my credit in the past as well. I have never had any association with this company. I was able to go online and pull my so called information. They have my social security number and drivers license number correct but nothing else is correct other then they have a relatives contact information that they will harassed for payment. I have tried to research this company online and it appears that others have had similar issues as me. This company is doing illegal phishing into people 's lives and personal information then processing loans without our knowledge or consent.

On Loan me 's website it states get rates as low as 9.9 % APR 11.36 % but when I applied for a loan, I got the automatic deposit and my APR is 137 %!! I have made XXXX monthly payments and my loan amount has increased. I tried talking to a loan me specialist and they act like they are too busy to take my call. I walked into their XXXX location and the women I spoke with said she only works part time and can not help me. I have a photo of their online advertisement.

I signed up for a loan through Big Picture Loans on XX/XX/XXXX in the amount of {\$800.00}. I was told and was under the impression that I would receive a one time finance charge of {\$280.00} for a total repayment of {\$1000.00}. I made my first payment on XX/XX/XXXX and went into my account today XX/XX/XXXX to check the remainder of the balance. The amount had n't changed so I looked into it further. I came to find out that the total finance charges are going to be over

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

GA

314XX

Web

Bliksum, LLC

CA

917XX

Web

Big Picture Loans, LLC

OK

740XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/31/2016	Closed with explanation	Yes	No
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Consent provided	05/17/2016	Closed with explanation	Yes	No
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Consent provided	05/20/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1947101

1867333

1930671

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/02/2016	Payday loan	Payday loan
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05/18/2016	Payday loan	Payday loan
------------	-------------	-------------

05/18/2016	Payday loan	Payday loan
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03/30/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$6000.00 }! If I had known that this was going to be the case, I NEVER EVER would have agreed to the terms. The finance charges alone are more than my monthly car payment! I am a single mother of XXXX that does not make much money. There is no way this can be right! Please help!

I applied for a small loan and was accepted for a short term loan. Being military with XXXX credit I anticipated 36 % but found this to be more of a Payday loan. They are trying to classify as line of credit and trying to circumvent the military lending act and service member civil relief act.

I have contacted them but they refuse to waver which is putting myself in financial hardship.

I applied for and was Granted a " Big Picture " payday loan. I was not however informed of the finance charges and fees associated with the loan until after I had " verbally & Electronically " signed the document. I feel I should have been better informed of the trouble I was getting into. As the loan stands they 're going to charge me 866.2449 % int. fees, and Will end up paying back { \$1400.00 } on a { \$300.00 } loan.

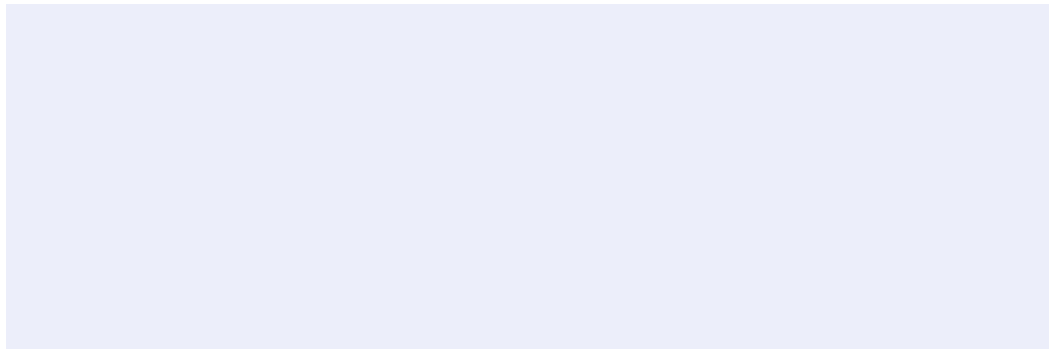
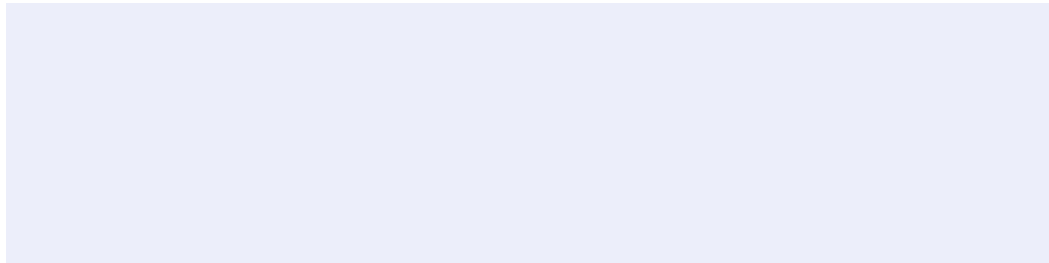
The wording surrounding the terms of the loan were very confusing and did not make sense. I would not have accepted a { \$500.00 } loan for a total payment in fees of over { \$3000.00 }.

My name is XXXX XXXX XXXX and I am disputing the accuracy of the information o my XXXX Credit Report. On XXXX/XXXX/XXXX, received a copy of my XXXX Credit Report. The dispute is with REAL TIME RESULTIONS # XXXX (XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX, XXXX). I do n't recall opening an account with the aforementioned retailer. My Bankruptcy discharged XXXX/XXXX/XXXX.

Placed for collections : XXXX/XXXX/XXXX Balance { \$1900.00 } Original Creditor :

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC	FL	322XX	Web	Servicemember
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Big Picture Loans, LLC	ME	049XX	Web	
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Big Picture Loans, LLC	WA	981XX	Web	
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Real Time Resolutions	CA	928XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/02/2016	Untimely response	No
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Consent provided	05/18/2016	Closed with explanation	Yes	No
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Consent provided	05/20/2016	Closed with explanation	Yes	No
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Consent provided	04/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1949136

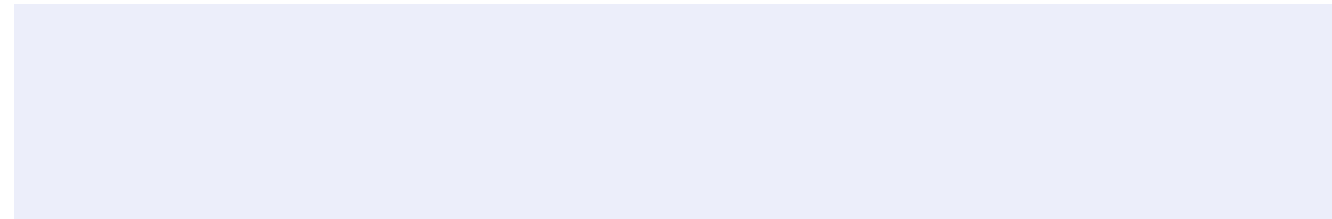
1930619

1929970

1855614

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/17/2016

Payday loan

Payday loan



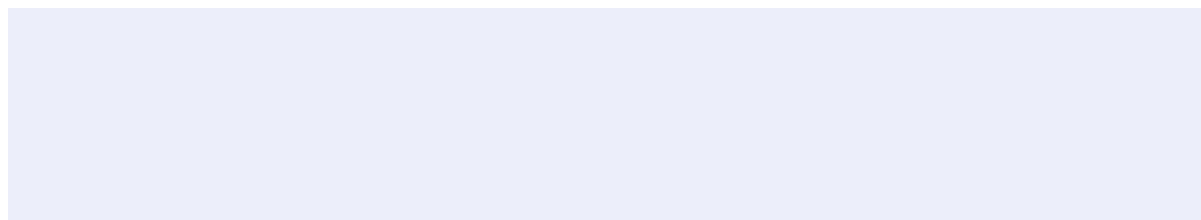
06/03/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

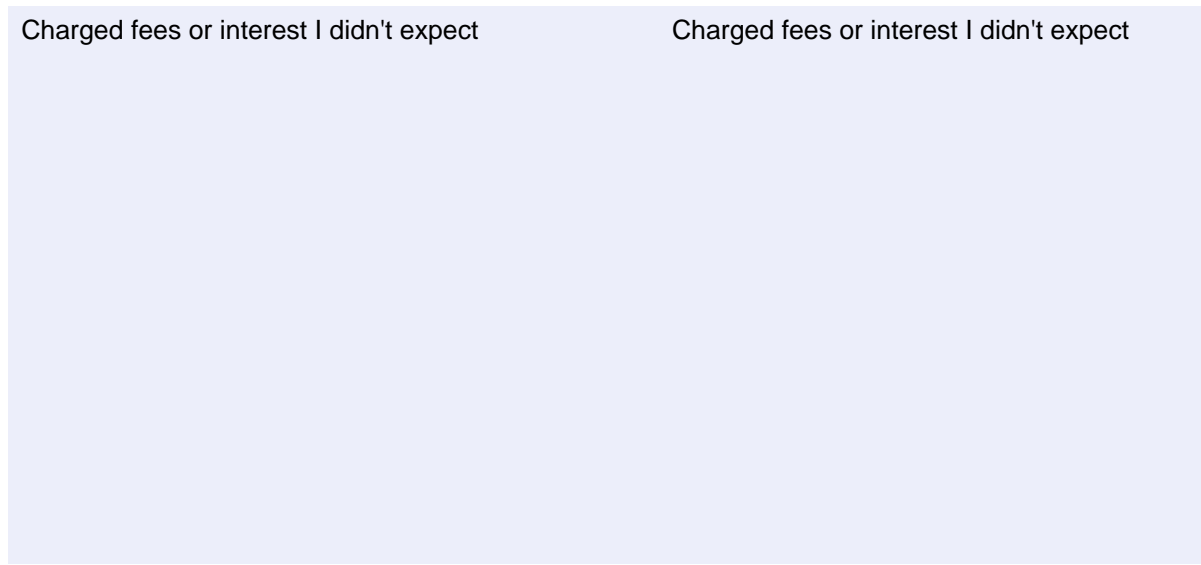


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX (Retail) Should you have any questions regarding this matter feel free to contact me at the contact information below.

Respectfully, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX

I applied for a XXXX loan with XXXX now known as BIG PICTURE loans i was not made aware of the extremely high interest rate of at 846 percent until after I signed the contract and received the money.i applied for this loan in XX/XX/XXXX and I have been paying XXXX dollars every two weeks toward what they call a finance fee but my loan amount is still XXXX due to them adding a XXXX dollar fee to my loan I was told by the rep that I needed to pay more money toward the finance fee so it would go toward my loan balance this has caused me hardship and I have been upset that I got tricked by these sharks I even went as far as changing my bank information so they could not get anymore of my money

I borrowed {\$480.00} and now I 'm expected to pay back quadruple that amount. i.e. : XXXX from XX/XX/2016 until XXXX 2016 I 'm XXXX, on a fixed income, this is PREDATORY LENDING at it 's finest.

WHO IS MAKING ALL THAT INTEREST ON THIS MONEY! IT 'S REALLY A SHAME BEFORE GOD!!!

Also while checking for the link to try and pay off early, it 's not there, but I did discover there was another loan pending online there, ONE ; I DID NOT APPLY FOR, but NOW, IT 'S GONE! I SCREENED SHOT A COPY TO ATTACH TO THIS COMPLAINT!

I do believe someone is committing FRAUD!!!

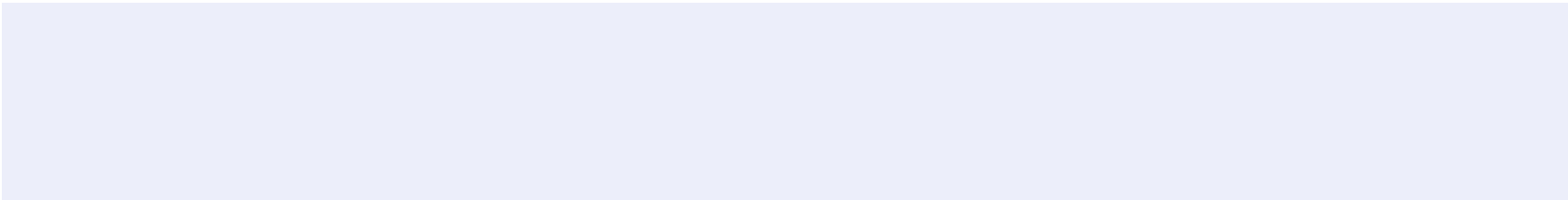
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

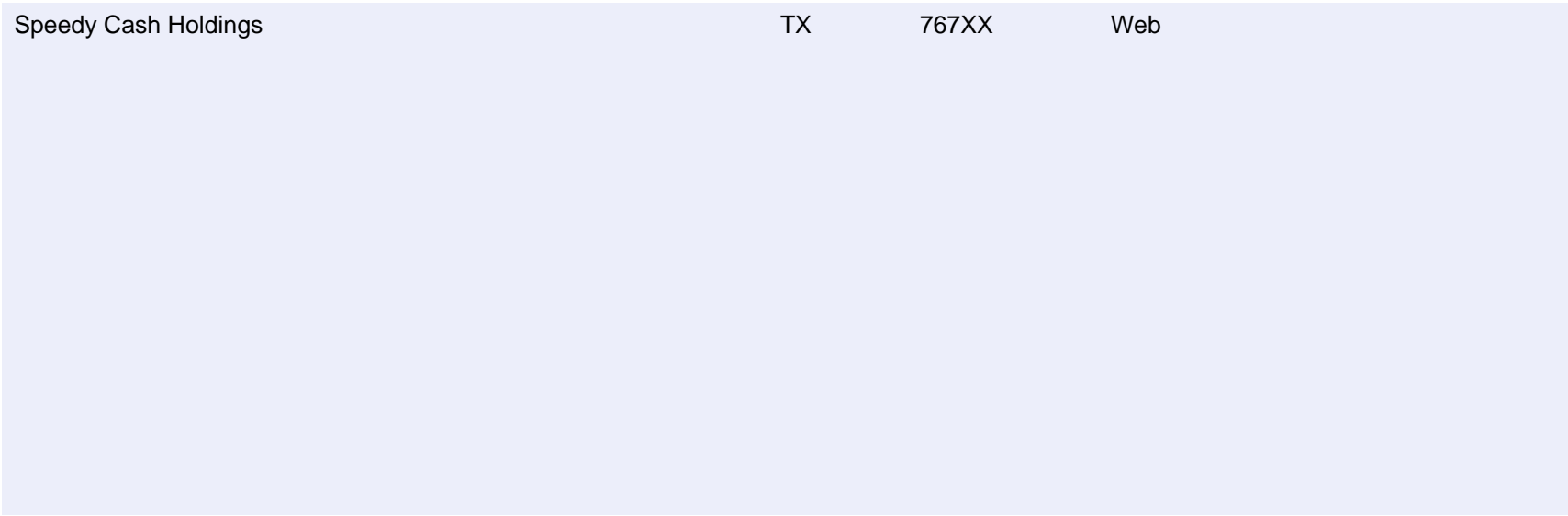


Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC	GA	398XX	Web	Servicemember
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Speedy Cash Holdings	TX	767XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

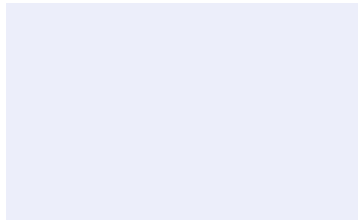
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Consent provided	05/19/2016	Closed with explanation	Yes	No
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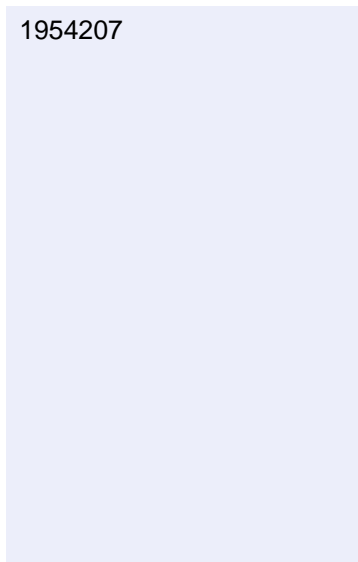
Consent provided	06/03/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1927966



1954207

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/25/2016

Payday loan

Payday loan

05/20/2016

Payday loan

Payday loan

06/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

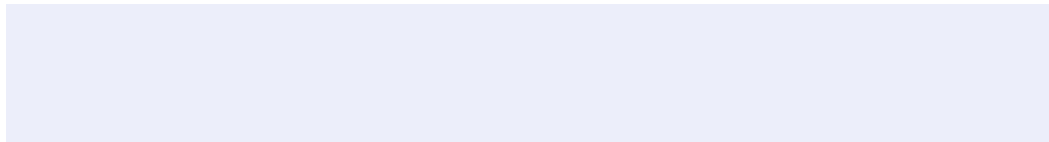
On my credit file, a National Credit Adjusters collection account in the amount of {\$950.00} appeared. Date reported was XXXX/XXXX/2015. I contacted the number listed on my credit file to inquire about the debt. A representative stated it was a payday loan account that was from XXXX. I stated to the representative that I had not done business with this company and this was not my account. I contact XXXX but they said they did not have an account in my name. The company is stating that I received a loan but I am disputing that I am the borrower. I am not the borrower.

On XX/XX/2015 I was having some financial difficulties and applied for {\$600.00} from Castlepayday that would be deposited to my account on the same day. When talking to the representative, who was extremely hard to understand, I was not made aware of the extreme interest rate that I would be charged. I was not able to view the Truth in Lending disclosure until my application was " approved " and funds were deposited into my account. At this time I was astonished to see that the finance charges were {\$3600.00} @ an APR of 867.4001 %. I then tried to contact and cancel before the " 2 day " cancellation period but was unable to reach anyone. I was then told once finally reaching them after the third day that I could not cancel because the money was already deposited into my account and I would have to make the payments as scheduled. I not only would like to have this matter closed with no further money being " ripped off " from me, but also to assure no other unassuming and innocent consumers be taken advantage of like myself. To date I have already paid these crooks {\$2300.00} for {\$600.00} a difference of {\$1700.00}!!! I was told I would have to pay only {\$480.00} in finance charges which obviously IS NOT the case.

On several occasions, I applied for payday loans to help myself out of temporary financial downfalls that I had experienced for several years.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

National Credit Adjusters, LLC

LA

707XX

Web

Big Picture Loans, LLC

TN

371XX

Web

ACE Cash Express Inc.

PA

184XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/28/2016	Closed with explanation	Yes	No
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Consent provided	05/20/2016	Closed with explanation	Yes	No
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Consent provided	06/04/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

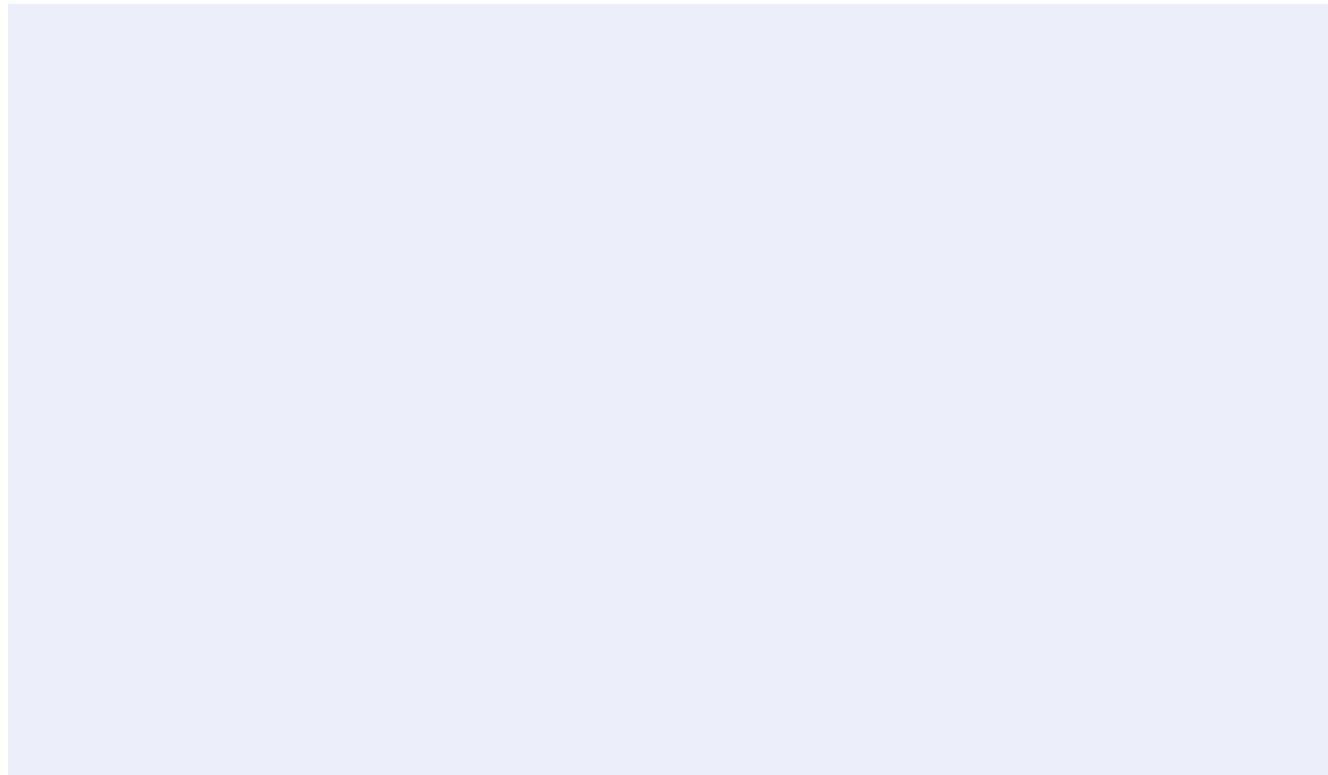
1895626

1935514

1954722

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



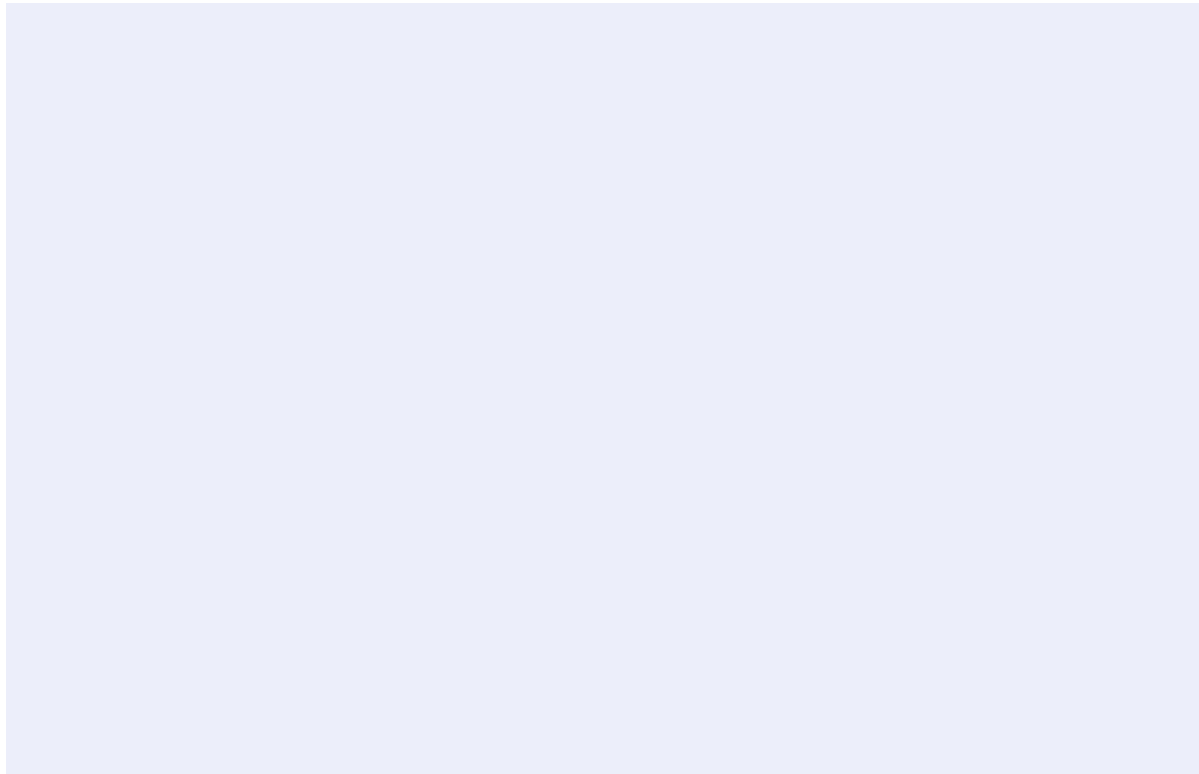
06/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I paid off each payday loan, but these payday loan companies applied high fees, service charges and interest charges that they did not make me aware of in the first place. I think it was so they could just make the sale of the loan to me without informing me of the stipulations of those loans. This seems to be common practice among these unethical companies.

In the end, with all of the payday loans I had applied for and paid off, I was scammed out of over {\$800.00} in fees, service charges and interest charges that I should not have been responsible for because of their unethical business practices.

Also, I think it would only be fair for me to receive additional money damages due to the harassment I received from each payday loan company and the subsequent XXXX I had experienced since they harassed myself and my family, threatened to put me in jail, cease my property and investments and garnish my wages. This additional amount can be to your discretion, but I feel that I should be entitled to at least {\$20000.00} from all of the fear, intimidation and XXXX I had experienced. XXXX XXXX run in my family and this has all taken its toll on me.

We got a loan from Speedy Cash XXXX in the city of XXXX, CA. We paid it off on the due date and went on about our lives. About a month after we paid off the loan a payment was being deducted from our bank account. We went back to the Speedy Cash and got our money back. Two weeks went by and same thing happened, Speedy cash deducted the same amount from my bank account For a loan that we did n't get or apply for, my husband went and closed the account so this would n't happen anymore. Today (XXXX/XXXX/16) I found out Speedy Cash took money out of my bank account for an account that has been closed and we do not owe them any money. We have talked to the manager but nothing has

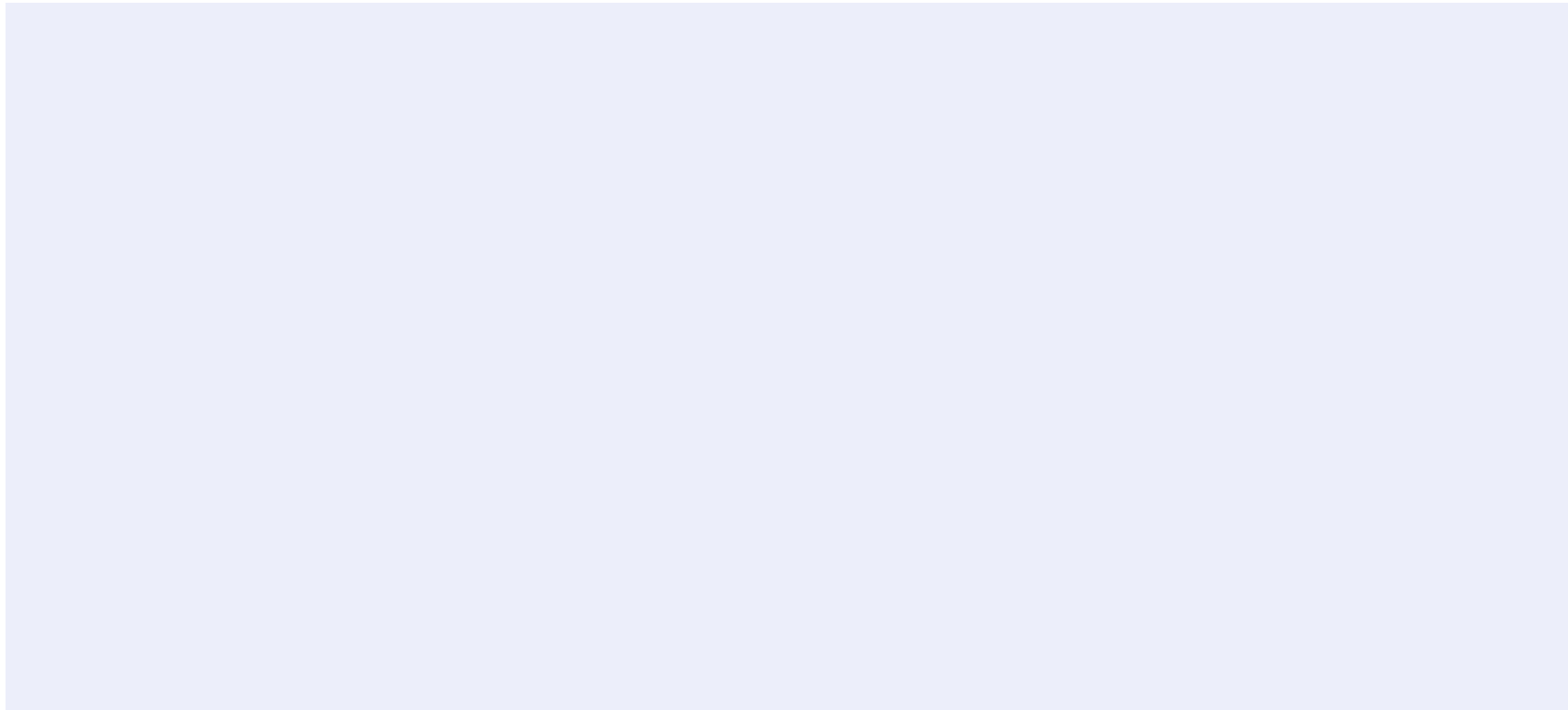
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Speedy Cash Holdings

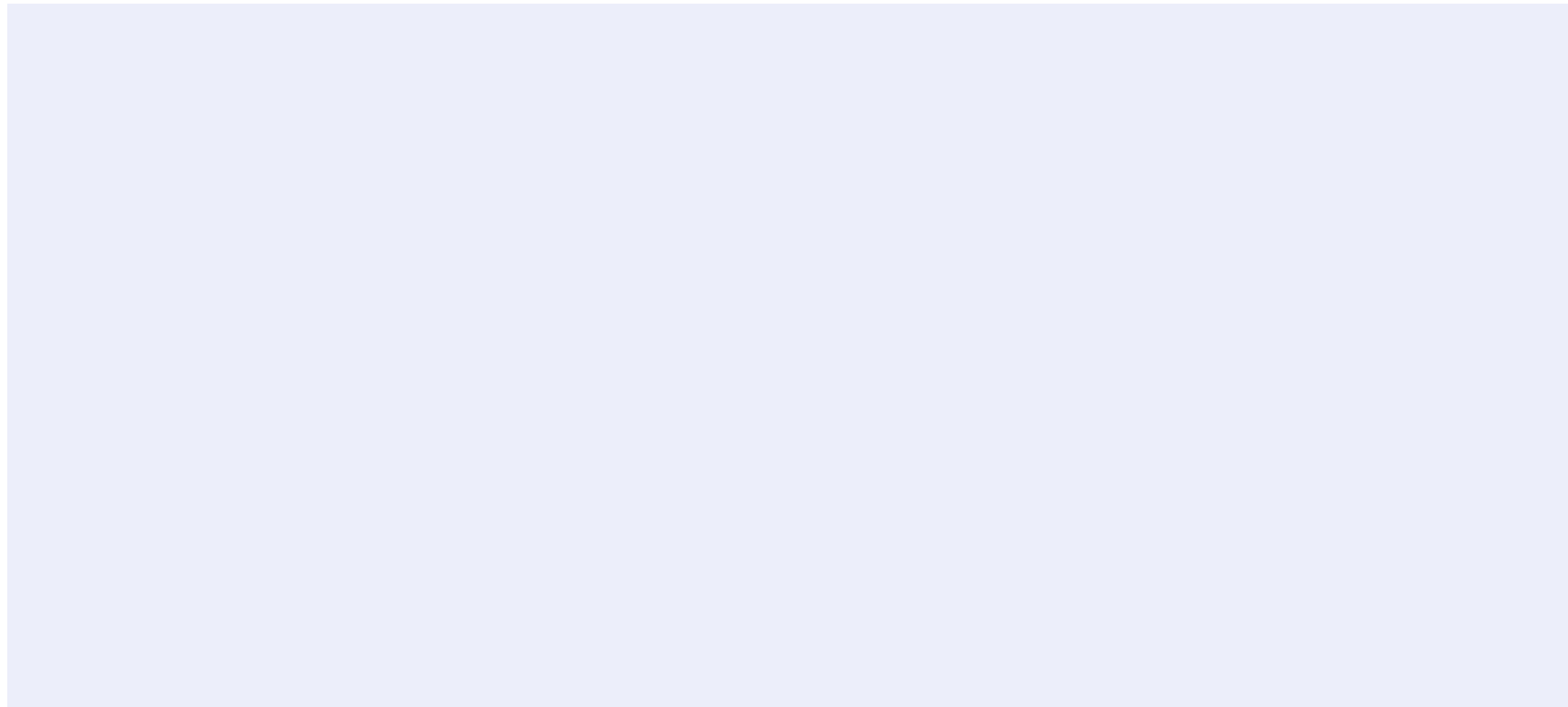
CA

913XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

06/02/2016

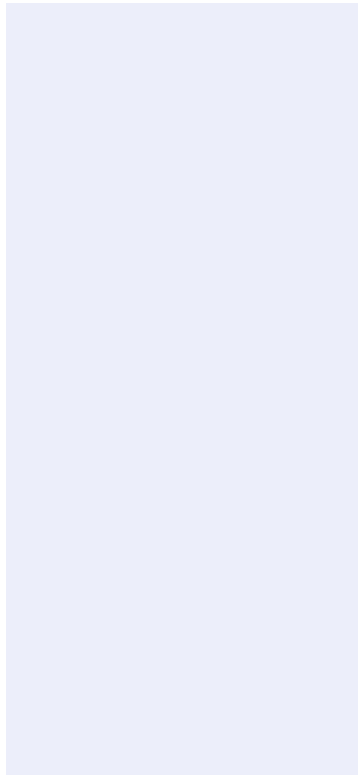
Closed

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1951896

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/18/2016

Payday loan

Payday loan

06/04/2016

Payday loan

Payday loan

05/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

changed. I understand anyone can make mistakes, but making the same mistake 3 times? It 's not possible.

My bank name is XXXX in the state of California.

these lender do n't care becuae all my payment just pay interest and dose not pay toward the princibe

I keep getting phone calls and mailings from Big Picture Loans stating that I am pre approved for a loan with them and that they obtained my credit information from XXXX of the major credit reporting agencies. Big Picture Loans interest rates are 700 % or higher (according to their website) which is illegal in the XXXX Massachusetts, they will not stop calling me and mailing me offers even though I have requested for them to stop. On my most recent call to them they claimed that they are legal to offer loans in Massachusetts and when I asked what the interest rates are on their loans the representative stated that " I ca n't tell you what the rate is until the loan application is submitted and you agree to take the loan, " this is a violation of the Truth in Lending Act (TILA) due to the inability to know what the rate is before accepting the loan. I have a credit freeze on all of my credit reports and I have also opted out of receiving prescreened offers for credit. Big Picture Loans refuses to tell me what credit agency they obtain their information from so that I may deal directly with that agency to determine why my information is being provided to any third party without my written consent.

I apply for XXXX loan from Cassle Payday I was informed that there would be a XXXX finance charge. Paid off the three in monthly payment. After I made two then I was told that my total payments over XXXX.

I told I had agreed to a total of XXXXnot XXXX I would have never agreed to anything like that.

Two I receive a call some saying that Cassel Payday have change their name XXXX XXXX Loans.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bliksum, LLC	CA	922XX	Web	Older American, Servicemember
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Big Picture Loans, LLC	MA	021XX	Web	
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Big Picture Loans, LLC	SC	292XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/23/2016	Closed with explanation	Yes	No
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Consent provided	06/07/2016	Closed with explanation	Yes	Yes
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Consent provided	05/24/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1931713

1954554



1931833

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/08/2016	Payday loan	Payday loan
05/31/2016	Payday loan	Payday loan
06/06/2016	Payday loan	Payday loan
05/19/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect

Can't contact lender	Can't contact lender
Can't contact lender	Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

My check was pending overnight but when I reserve it it was tell me XXXX XXXX took out XXXX and I do n't even know what is that

I took out a loan with All Credit lenders in XXXX, Illinois XX/XX/XXXX or XX/XX/2015.They are taking {\$50.00} out of bank account every XXXX weeks. The loan was for {\$300.00}. I have never received any statements.I have asked to be mailed to me or emailed. The email they gave me to read my statements did n't seem like a legit The account was down to {\$190.00} after I complained about the excessive charges. they claimed it was do to a computer glitch. Now the account is back up to {\$230.00} the company states I did not come in XX/XX/XXXX or authorize for them to take it out of my bank account in. This is not true. I asked that a manager phone me. I have not received a call. For a {\$300.00} dollar loan I feel I have paid over the amount of fees and charges. They harass me for the payment prior to the payment date. However, I can not get cooperation why my loan never seems to be going down. Please help me. All Credit lenders XXXX XXXX XXXX XXXX XXXX. Thank You in advance.

Speedy Cash made a hard inquiry on my credit report with XXXX.

I did not authorized anyone employed by XXXX XXXX to make an inquiry and view my credit report. They have violated the Fair Credit Reporting Act Section 1681b (c). They are not legally entitled to make the inquiry. This is a serious breach of my privacy rights.

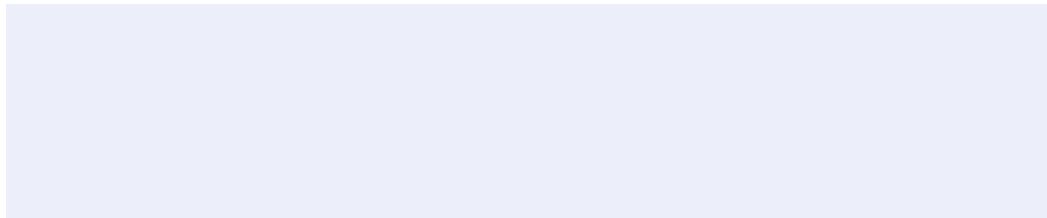
I have informed Canyon Finance to not contact me every single day. I can make the payment on the next payday and they keep calling multiple times a day to inform me that I owe them money even tho I told them to stop calling me. They have even called my step sister XXXX and I asked them to stop and they call me and all my references even tho I am paying them but the payment is late. Most places will work with you. They intimidate me to take out another loan and call me multiple times a day if my payment is late. I informed them to stop and they have

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	TX	752XX	Web
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CMK Investments Inc	IL	611XX	Web
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Speedy Cash Holdings	TN	381XX	Web
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Security Finance	NV	891XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	04/08/2016	Closed with explanation	Yes	No
Consent provided	06/02/2016	Closed with non-monetary relief	Yes	No
Consent provided	06/08/2016	Closed	Yes	Yes
Consent provided	05/24/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1871666

1947214

1956679

1931940

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/10/2016

Payday loan

Payday loan

06/02/2016

Payday loan

Payday loan

05/25/2016

Payday loan

Payday loan

04/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

threatened me with statements like, " we 'll just see about that. " That was when I told them I would report them to XXXX if they did n't stop calling me multiple times a day.

Applied for a loan and was told I needed to send a XXXX dollars via XXXX card as verification of employment to receive a XXXX Loan and when that was done the funds would be deposited into my account but when I completed that the company told me I had to pay an additional XXXX for federal taxes. When I told them I was n't sending anymore money they started threatened me with legal action

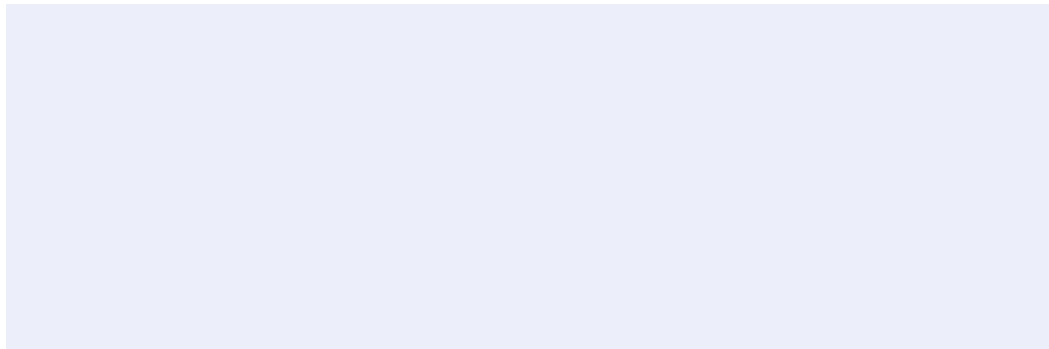
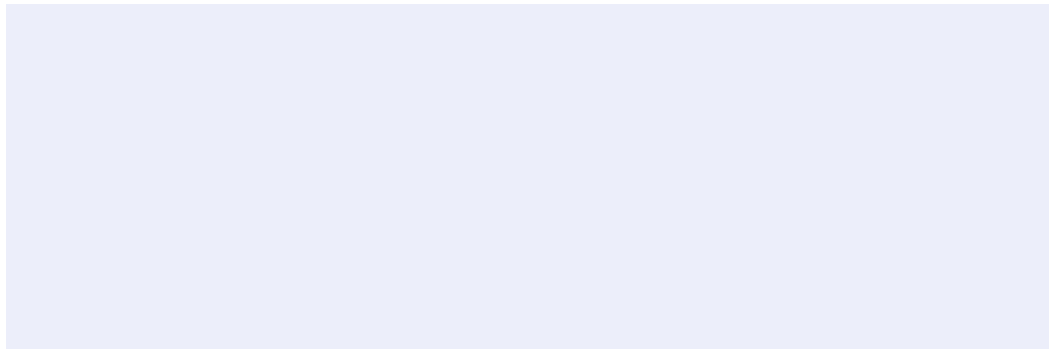
I accepted a payday loan from Northcash without realizing the higher interest rate. I was loaned {\$500.00} and was expected to pay back more than {\$1000.00}. I made over {\$600.00} worth of payments before I realized that their practice of requiring the use of automatic ACH transactions was illegal, that the interest rate was more than the allowed interest rate for Iowa payday loan laws and that they were not licensed in the state of Iowa. I have contacted my bank to stop the ACH transactions but Northcash is harassing me and calling all hours of the night and sending collection letters.

I did not see the terms of the loan until I had completed the process and was in the process of signing. I will be charged 900 % in interest for an {\$800.00} loan. If I make all of the payments, I will end up paying over {\$6000.00}.

On XXXX/XXXX/2016 I received a call from XXXX. I answered my cell phone and talked to a XXXX XXXX. He told me he was calling of an old payday loan that was sold to his company from XXXX XXXX. I asked him how much did I owe. He told me that I can go on 4 monthly payments of {\$390.00} per month, 6 monthly payments of {\$350.00}, or {\$260.00} for 8 months. He also told me I have a balance of {\$2100.00}. I called XXXX XXXX they told me I borrowed {\$1000.00}. I asked XXXX XXXX if you can mail me verification of debt. His comment was that he does n't have to provide any verification of debt. I thought that was a federal

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Zarvad III S.A.	WY	820XX	Web
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GVA Holdings, LLC	IA	500XX	Web
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Big Picture Loans, LLC	IL	606XX	Web
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SunUp Financial	TX	750XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/12/2016	Closed with explanation	No	No
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Consent provided	06/06/2016	Closed with explanation	Yes	No
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Consent provided	05/26/2016	Closed with explanation	Yes	No
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Consent provided	06/10/2016	Untimely response	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1917595

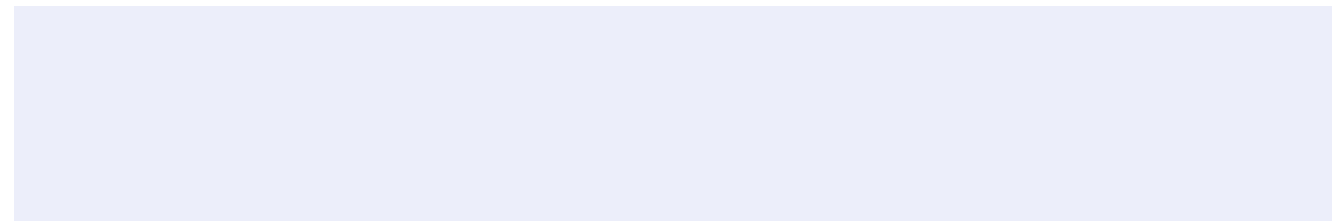
1951515

1941789

1903324

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/26/2016

Payday loan

Payday loan



05/16/2016

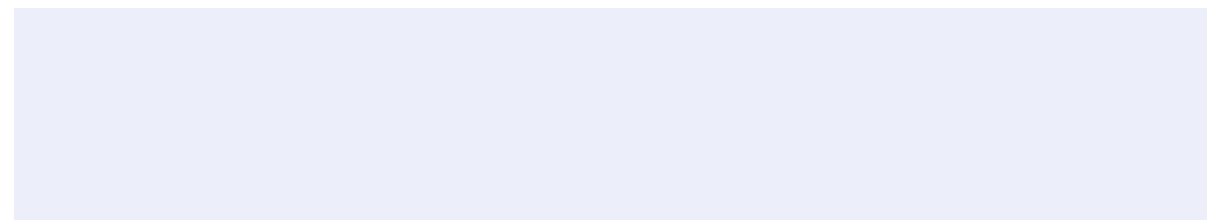
Payday loan

Payday loan

05/27/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Received a loan I didn't apply for

Received a loan I didn't apply for

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

law to provide verification of debt. I never received any notification from XXXX XXXX that the loan was being sold to another company. I asked XXXX XXXX which company he represents he told me XXXX XXXX and then told me he represents XXXX XXXX XXXX. I have no idea if this company is legit or they are trying to scam me.

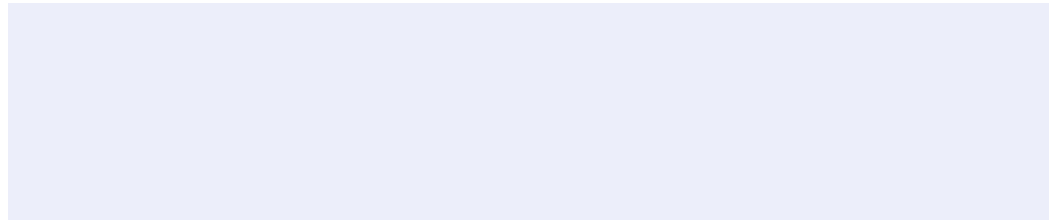
Big Picture Loans / XXXX interest rate is against CA laws also take interest only payments then drafted remote checks after I had filed a stop on ACH withdrawals was and is difficult to stop remote checks XXXX

Flurish, Inc dba XXXX (a payday and installment loan company) has been threatening collection actions for XXXX loans which I never applied for, never received any funds for and in spite of my efforts asking for corrective actions to be taken, has not resolved the issue. I was emailed an electronically signed agreement (which I never signed) with address information, bank account and bank routing information that does not belong to me. I notified them of this but the issue still remains. I live in XXXX, XXXX and the agreement is for someone in XXXX XXXX, XXXX. Copy of the agreements they emailed me are attached. none of the information is correct.

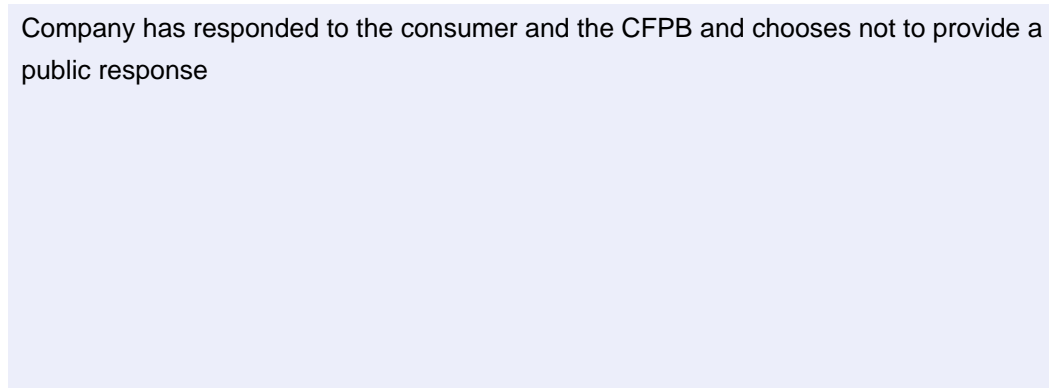
Borrowed {\$800.00} from Red Rock Lending, the XXXX was not disclosed and it was 849.0116 %! I had scheduled automatic drafts to come out of my bank account in the amount of XXXX. And after the last draft came out to cover my loan amount, they continued to draft and I have to stop payment on them. This was last year. I have now been harassed by some company called XXXX XXXX saying that I owe XXXX. They are calling my job and people I know. I have no idea how they got their numbers either. They call me 5 times a day. I have never received any formal letter saying about owing money either from either company. The way the company was talking to me was like a scam and when I asked for formal documentation they started to get defensive and said " guess we will continue to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

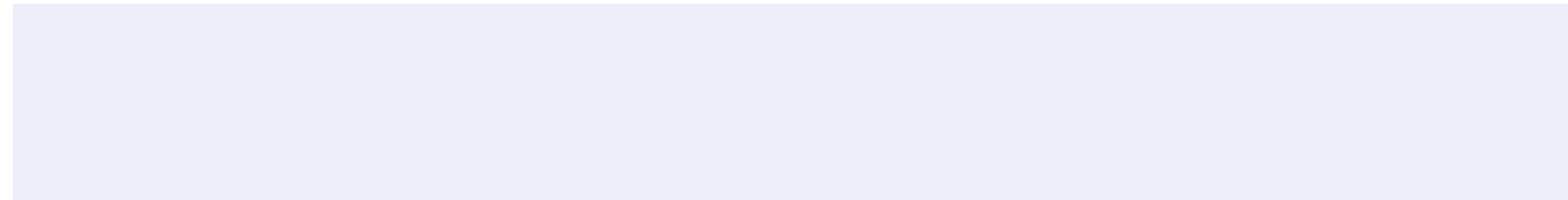


Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

CA

935XX

Web

Flurish Inc.

HI

968XX

Web



Big Picture Loans, LLC

GA

300XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	05/27/2016	Closed with explanation	Yes	No
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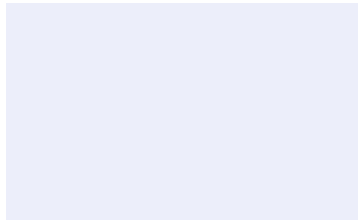
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Consent provided	05/19/2016	Closed with explanation	No	No
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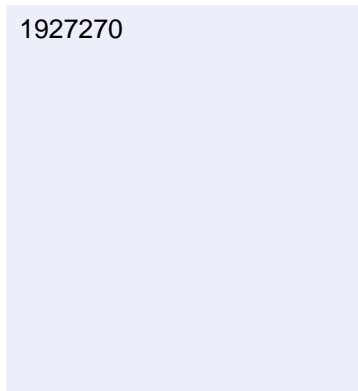
Consent provided	05/27/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1944358



1927270

1945865

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/27/2016

Payday loan

Payday loan

04/28/2016

Payday loan

Payday loan

06/13/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

call you everyday " and " good luck ". I do not find this to be the typical behavior of a credited company. Please help me.

I took out a XXXX loan with big picture loans. They told me it was not a payday loan but an installment loan. I asked how much was the interest many times on that call, but never got a straight answer and since the rep did not speak XXXX well, i assumed she didnt understand the question, so i asked how much will i be paying in the end for this loan, she put me on hold, came back and told me XXXX, so i agreed to that, however a week or so later i got an email saying it was XXXX that i had to pay back for that XXXX i had already spent. This is insane, please help me

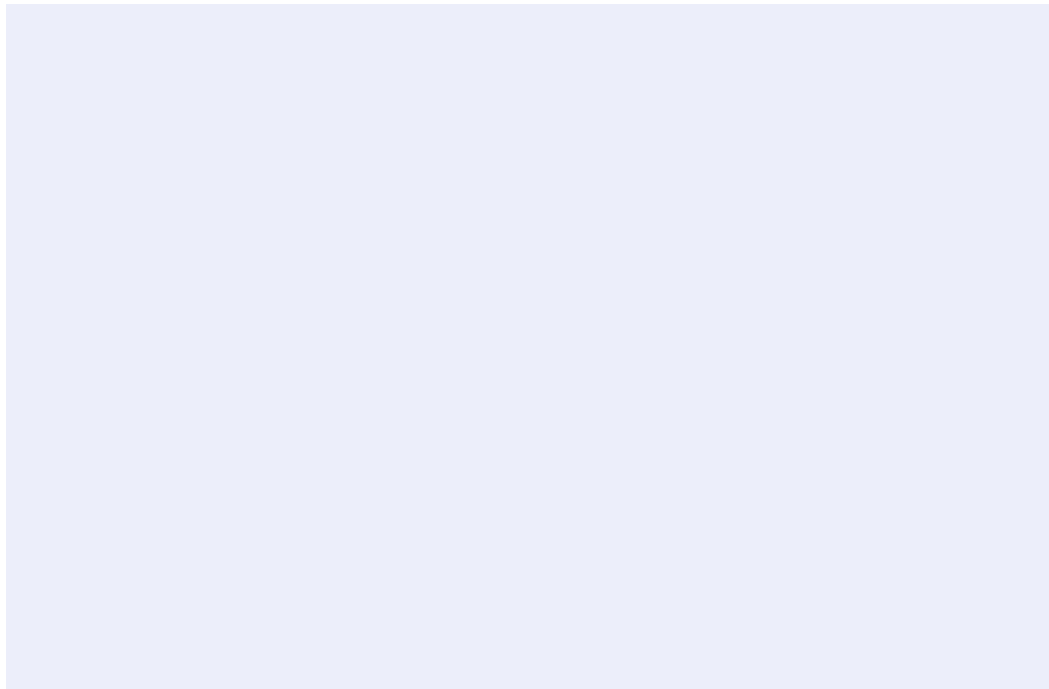
I received a payday loan of {\$300.00}. They started deducting {\$60.00} per week from my bank account. After about 8-10 weeks they were still deducting the amount only it was now {\$95.00} a week. I had direct deposit that I did n't want to stop but I had no choice but to close the account. After some time someone from an agency contacted me & my employer threatening arrest so my employer wrote a check for over {\$1400.00} for the loan & " fees " to this agency.

I thought that was the end of it. In the past month, people from another agency " Midland Credit " have harassed me and my daughter, sister & friend threatening me yet again. By this time, I had unfortunately suffered an accident which resulted in becoming an XXXX. The man who called " XXXX XXXX " called me names and said that my daughter told him my situation. He said he did n't care who I was or what I suffered from but that I had to pay this debt. He switched me to " XXXX " who proceeded to berate me and call me a criminal. I am at my wits end and want this harassment to stop. Who knows how many people they do this to a day? I asked for them to send me the paperwork and the " 10 day notice to appear " and they refuse. Please help!

I borrowed {\$800.00} from XXXX payday loan company Mobiloans. I have paid

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

NE

685XX

Web

Encore Capital Group

NY

115XX

Web

Mobiloans, LLC

TX

762XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/29/2016	Closed with explanation	Yes	No
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Consent provided	06/08/2016	Closed with explanation	Yes	No
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Consent provided	06/13/2016	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1945328

1901752



1965491

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/17/2016 Payday loan Payday loan

06/03/2016 Payday loan Payday loan

06/02/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

back {\$1100.00} and they say I still owe another {\$1100.00} in interest charges. I have defaulted on the loan and been in contact with a supervisor about making some kind of deal with them and he was suppose to call me back and I have called every day XXXX4 times a day and he will not get on phone nor call me back, His name is XXXX he goes by XXXX around the office. I can verify I have been calling him daily. They are threatening to ruin my credit. I have paid back all the principal plus some, so what there saying I owe is all interest! I have offered to pay some of the interest. But they will not return my call instead just random workers call me several times daily demanding payment in full. Please help!

The company Fitzgerald, Goldman & Associates XXXX XXXX XXXX contacted me via an automated call today at my place of employment after being told not to call me at work. I called them back LIVID and told them once again not to call me at work. She said that they would continue to call until I made arrangements to pay the debt. I asked who the original lender was, she said that it was a payday loan but would n't give me the name of the company. I told her that they needed to contact me via mail with documentation. I told her that I had never received any correspondence. She said that had sent correspondence. She is a LIAR. I have NEVER gotten any correspondence.

They keep harassing me calling my job and putting my job in jeopardy ..after months of talking to Wisconsin acceptance customer she said she would work with me n now coming to find out there are trying to garnish my checks and put a judgement on my name and that 's not far the loan amount was XXXX now they want XXXX plus XXXX dollars to stop garnishment o want the phone calls to stop

I took out an online loan in the amount of {\$3000.00} on XXXX/XXXX/2015. I have since paid {\$190.00} biweekly X 24payments= \$ XXXX-well over the principal and show there are still about 22 payments due in the total amount of {\$4200.00}. In recent research I am finding these types of loans are not only unethical but illegal

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company can't verify or dispute the facts in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Fitzgerald Goldman & Associates, Inc.

TX

750XX

Web

Acceptance Solutions Group, INC

WI

532XX

Web

Enova International, Inc.

CA

923XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/20/2016	Closed with explanation	No	No
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Consent provided	06/07/2016	Closed with explanation	Yes	No
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Consent provided	06/02/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1929958

1953231

1951557

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/10/2016	Payday loan	Payday loan
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06/02/2016	Payday loan	Payday loan
------------	-------------	-------------

06/13/2016	Payday loan	Payday loan
------------	-------------	-------------

06/15/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

in the state of CA, Please review to determine if any more money is legally due.

I had a payday loan due date on XXXX of {\$330.00}. Came to the office to pay cash, they did not take payment because they said they already got at XXXX money from the bank from my debit card. I went to the bank to deposit {\$330.00} and in the bank they told me that charge was {\$250.00}. I called Rapid Cash and they said it was a charge of {\$20.00} because they tried to withdraw money twice that day

I have explained to these people that my bank account was stolen and whatever money was put into the stolen account was not me. I have tried to reach out to them to work things out and even pay something even though I should n't have to pay. They call me all times doing the day to the point that I can not work. I do n't owe them anything plus I tried to work the issue out with them with no success. I have asked them to stop calling me or any of my family and friends.

I received a payday loan from speedy cash for {\$2600.00}. I started paying monthly but realized the interest was out of hand. I got the loan consolidated and payed the outside lender. I signed a cease and dissist letter so speedy cash would stop contacting me. They continued to contact me and put a collections out for me although I payed the entire loan off through the outside lender. I contacted speedy cash and they informed me that the collections would n't go on my credit report and that was false. I would like that collection taken off of my credit report. The entire loan was paid off before they started contacting me through phone calls.

ACE CASH EXPRESS had a 3rd party collection agency call me and are saying they are going to take legal action against me and sue me. Some guy also called saying he was coming to my house to serve me papers. Apperently i owe {\$2500.00} or I will be sued for {\$6500.00}. Just seeing if this is legal and not fraud. Please Help!

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

OR

972XX

Web

Enova International, Inc.

TX

750XX

Web

Speedy Cash Holdings

CA

906XX

Web

ACE Cash Express Inc.

NC

282XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/14/2016	Closed	Yes	Yes
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Consent provided	06/02/2016	Closed with explanation	Yes	No
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Consent provided	06/13/2016	Closed with explanation	Yes	No
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Consent provided	06/15/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1962981

1950801

1965813

1970950

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/01/2016	Payday loan	Payday loan
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06/08/2016	Payday loan	Payday loan
------------	-------------	-------------

06/04/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

When i took loan out i wasnt told the interest rate just that it was like XXXX interest fee that i agreed to and now they keep calling saying they are going to sue me and be home at this time so they can serve me legal documents to sign this is from castle payday loans online in ohio

I took out a loan from them thinking it was legal. After looking into my state laws they could only charge me 10 % they were charging me over 600 %. Violation in state law. I am protected under state and federal law. I do n't have to listen to no Indian tribe. I went to an attorney and they did n't respond to his request so he advised me that it is illegal and I do n't have to pay it.

I am being contacted by letter from XXXX XXXX Tx XXXX XXXX for a loan from Ace that I never applied for. The amount is from what this XXXX guy said was for {\$500.00} and something dollars back in XXXX. Stating an address that I have never borrowed money from them living at that address. The accrued Balance is now {\$2000.00} with an settlement offer of {\$680.00}. The only time I have ever borrowed money from Ace was when I lived in XXXX back in XXXX. I had paid that loan down to {\$200.00} and ended up in the hospital with XXXX the day before it was due. I called them from my hospital bed to inform them of my situation. They would not let anyone go down and pay it for me. The day I got out of the hospital I went to go pay it however they would not take my money because it was late by a day or two. I was contacted by Ace with them wanting me to pay an outrageous amount on the loan which I could not afford. That loan was discharged on my credit back in XXXX or XXXX. In XXXX I was contacted by phone by someone who was threatening me with a law suit and I was trying to work out an arrangement with them on the amount of {\$200.00}. I paid them {\$50.00} over the phone. I then started getting daily calls stating that they needed more money. I told them I did n't have anymore right now to give. I then started getting phone calls telling me that I was going to get a warrant out for my arrest. I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

OH

448XX

Web

Green Trust Cash, LLC

NH

033XX

Web

ACE Cash Express Inc.

TX

750XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/01/2016	Closed with explanation	Yes	No
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Consent provided	06/08/2016	Closed with explanation	Yes	No
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Consent provided	06/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1948768

1960712

1954594



Payday Loan Complaints with Consumer Complaint Narratives

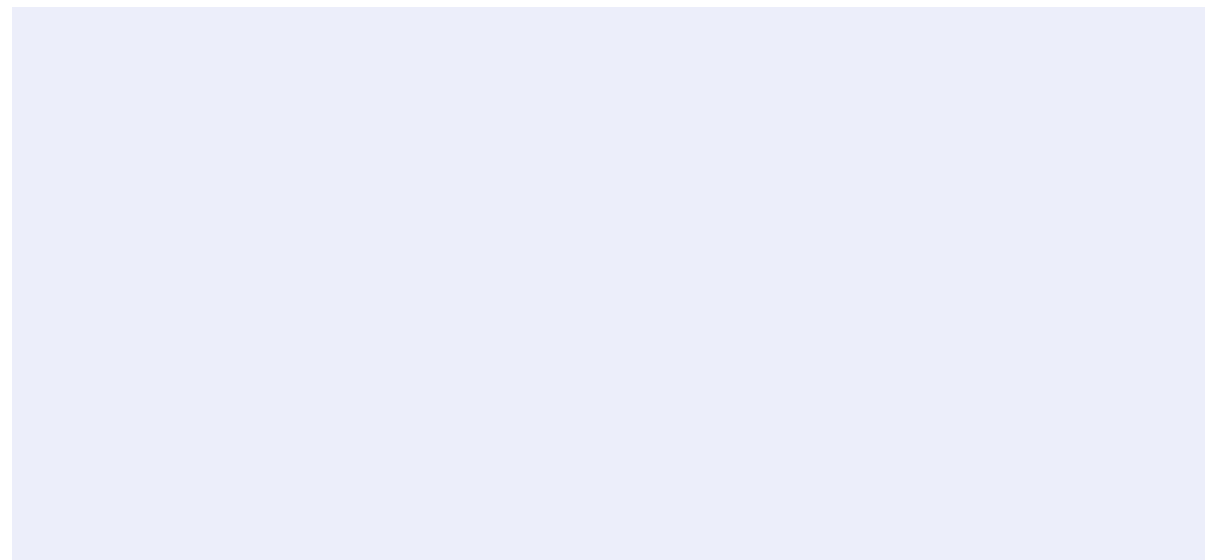
Based on Consumer Complaints

06/01/2016	Payday loan	Payday loan

06/01/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

knew then it was a scam. Now after 4 years I am being contacted by letter for a loan I never took out. they have all my info. Friends and family info and I have not dealt with Ace since that time in XXXX. With the threat of a law suit. I told them to take me court because I do n't owe them this {\$500.00} something loan they say i owe. I do n't need the stress. They said this loan was discharged back in XXXX. I do n't have anything on my credit about that. They (Ace) just keeps these loans alive. Upon speaking with this XXXX guy he did n't even try to really get me to pay any of the amount because I mentioned that I have been contacted by scammers before and this was a scam. However he did get me to confirm some information such as people I know. Could have kicked myself for saying yes I know those people. Also looked up the Company name and no address with this company is in XXXX. Address does n't reflect it either. I picked received a loan I did n't apply for because that was the closest thing to fitting my situation.

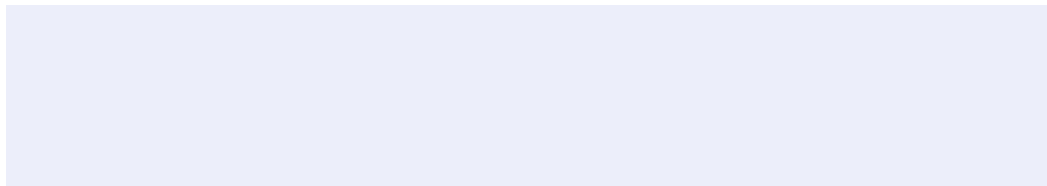
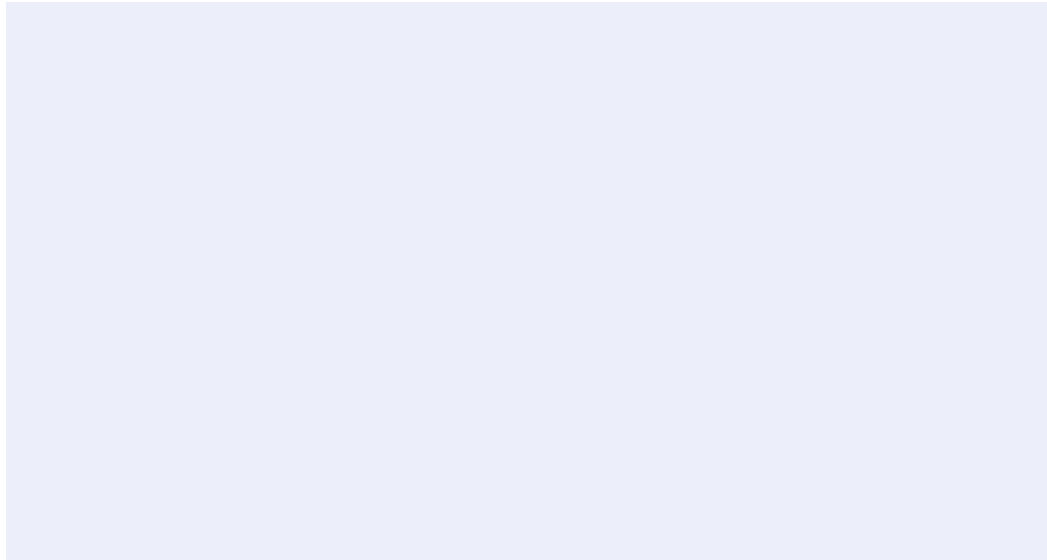
I applied to a pre-approved loan. Once applied, I was approved and was told to sign (online) the agreement form in order to process any further. I read the loan agreement and decided not to pursue any further due to the interest rates they intend to charge. For a loan of {\$250.00} they want to charge an interest rate of 865.8168 %!!! The total amount to pay back according to the agreement would be in the amount of {\$1100.00}. Now again, this is for only a {\$250.00} loan.

Now they are harassing me through multiple phone calls a day and emails. I do not want to do business with them if they are trying to use me like this and I wish them to answer to their reasoning of charging such an insane interest to people who desperately need the money in order to make ends meet.

We have received an email from Castle payday threatening us with VIOLATION OF FEDERAL BANKING REGULATION, COLLATERAL CHECK FRAUD and THEFT BY DECEPTION for a supposed loan of {\$400.00} - no date of the loan is given. They claim we owe {\$1200.00} due to the 469.29 % interest they charge.

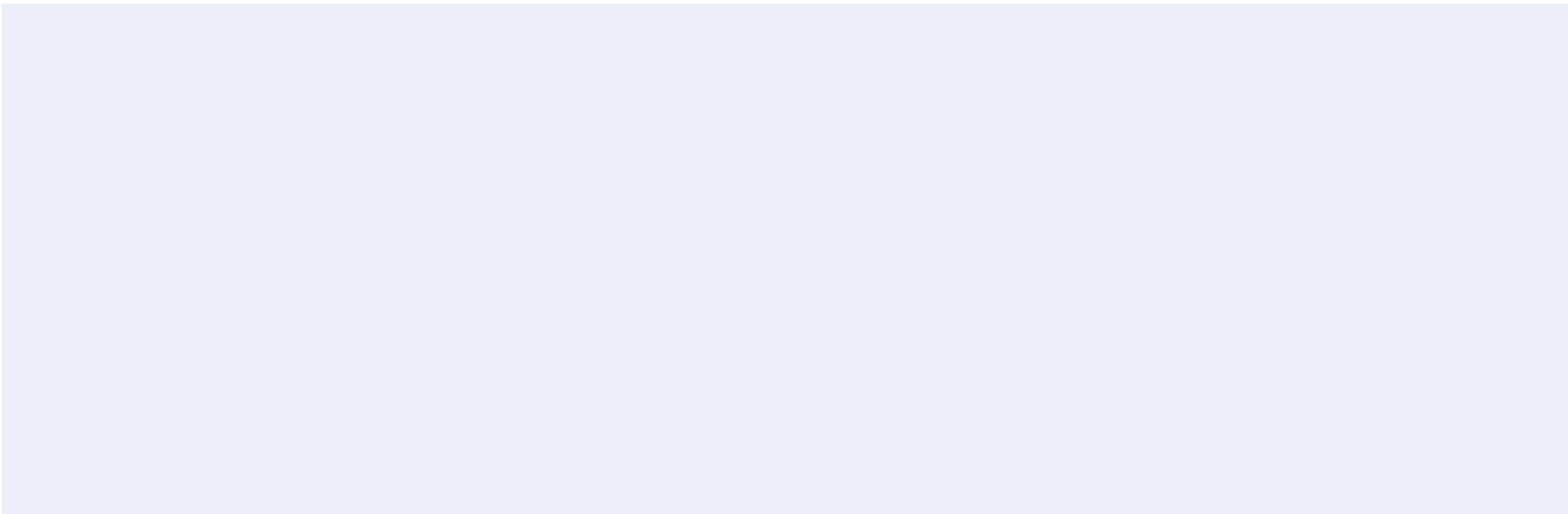
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC	NC	287XX	Web	
Big Picture Loans, LLC	MN	553XX	Web	Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

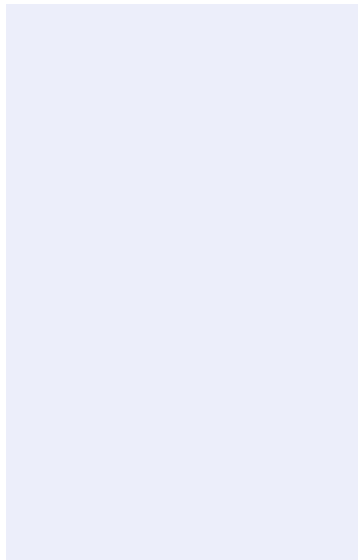
Based on Consumer Complaints

Consent provided	06/03/2016	Closed with explanation	Yes	No

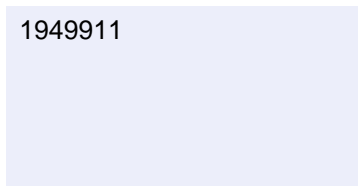
Consent provided	06/01/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1949599



1949911

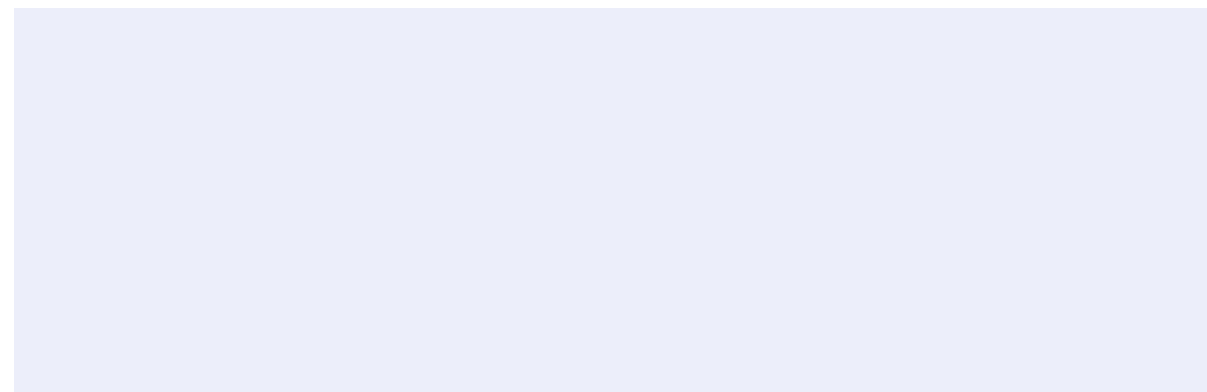
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/31/2016	Payday loan	Payday loan
06/03/2016	Payday loan	Payday loan
05/29/2016	Payday loan	Payday loan

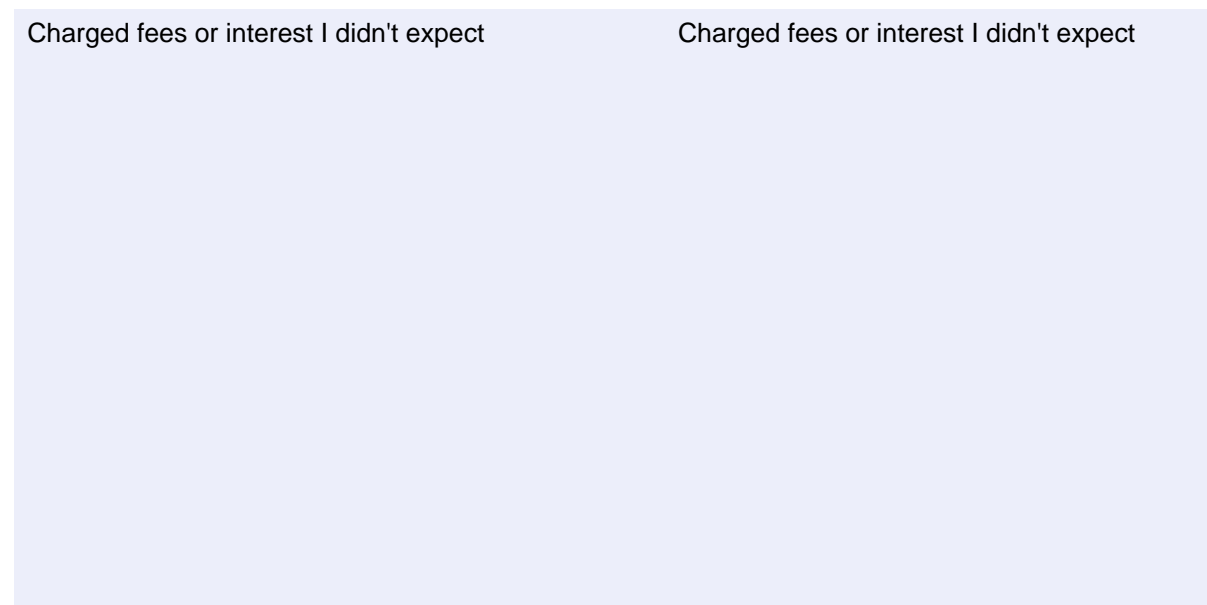
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

We DID take out a payday loan back in XXXX 2012 for {\$700.00}. It took us almost a year but we paid it off and have the final payment email to prove it. It was the worst thing we could 've ever done because they rob you blind in interest charges. Obviously, they continue to try and rip you off by making threats of " we reserve the right to begin litigation for intent to commit wire fraud under the pretense of refusing to repay a debt committed to, by use of the internet. In addition we reserve the right to seek recovery for the balance due, as well as legal fees and any court cost incurred. " No phone # is given to call them ; only to email them right away if you want to make a payment and stop these legal proceedings.

XXXX in fees but the amount never goes down and now i am understanding the whole 700 % interest rate.

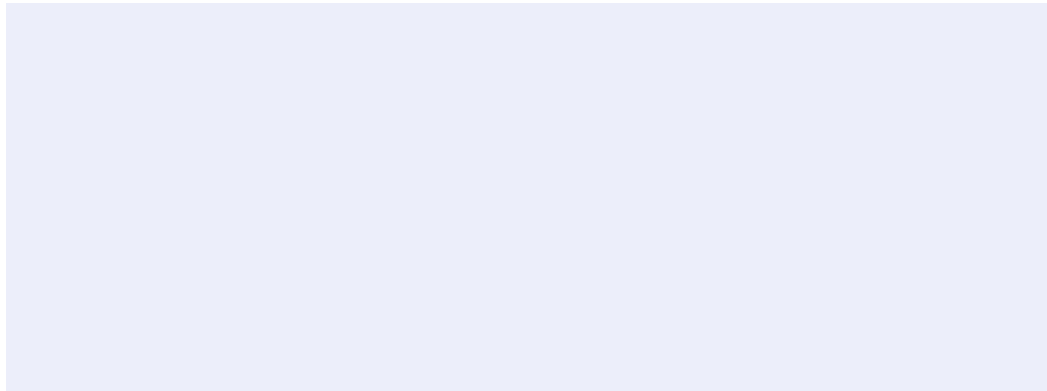
I applied for a payday loan and was approved. After being approved and making XXXX payment of {\$210.00} to the company whose full address and name is listed below, I found out before having to make the next payment that we would in fact have to pay a finance charge of {\$3600.00} which would be spread out between XXXX payments lasting a year which would begin decreasing through the life of the loan. Our initial loan was for {\$600.00} and by XXXX XXXX of 2017 we will have paid a total of {\$4200.00} which is more than 7 times our initial loan. When I applied and was approved for the loan I had no idea they were going to be making me pay so much. I can understand having to pay some money more over a couple of months, but 7 times the money I borrowed seems illegal. Below is the address and name of the company.

Red Rock Tribal Lending, XXXX XXXX XXXX XXXX. XXXX XXXX, XXXX, MI
XXXX

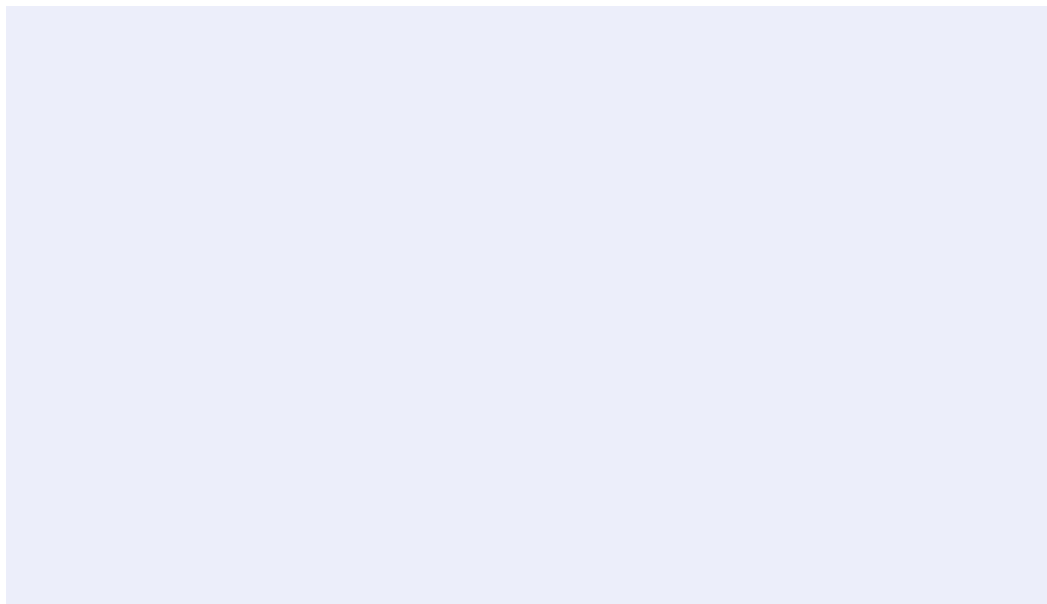
Took out a payday loan from Spotloans for XXXX Paid XXXX per month sand still owe XXXX and then come to find out that they are illegal in Alabama

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



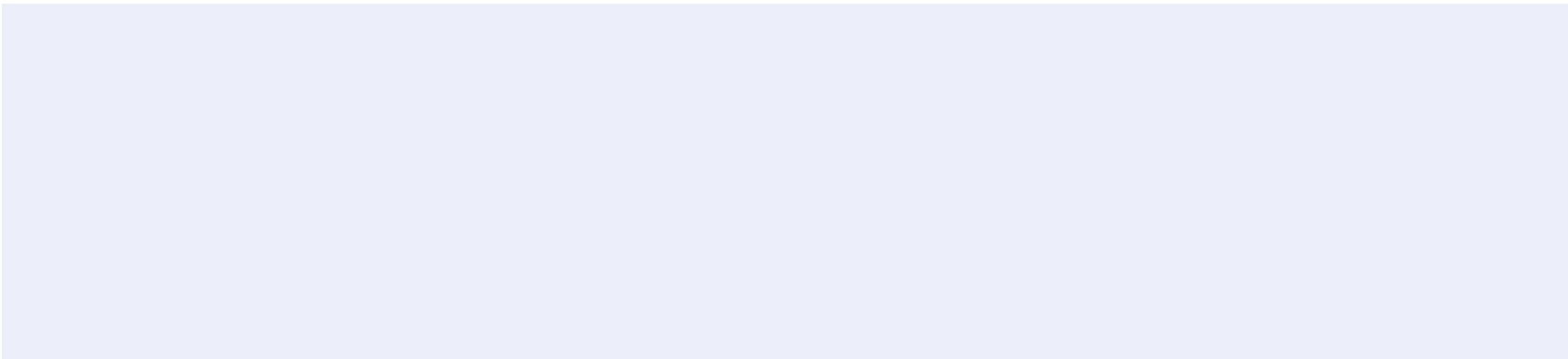
Company believes it acted appropriately as authorized by contract or law



Company believes it acted appropriately as authorized by contract or law

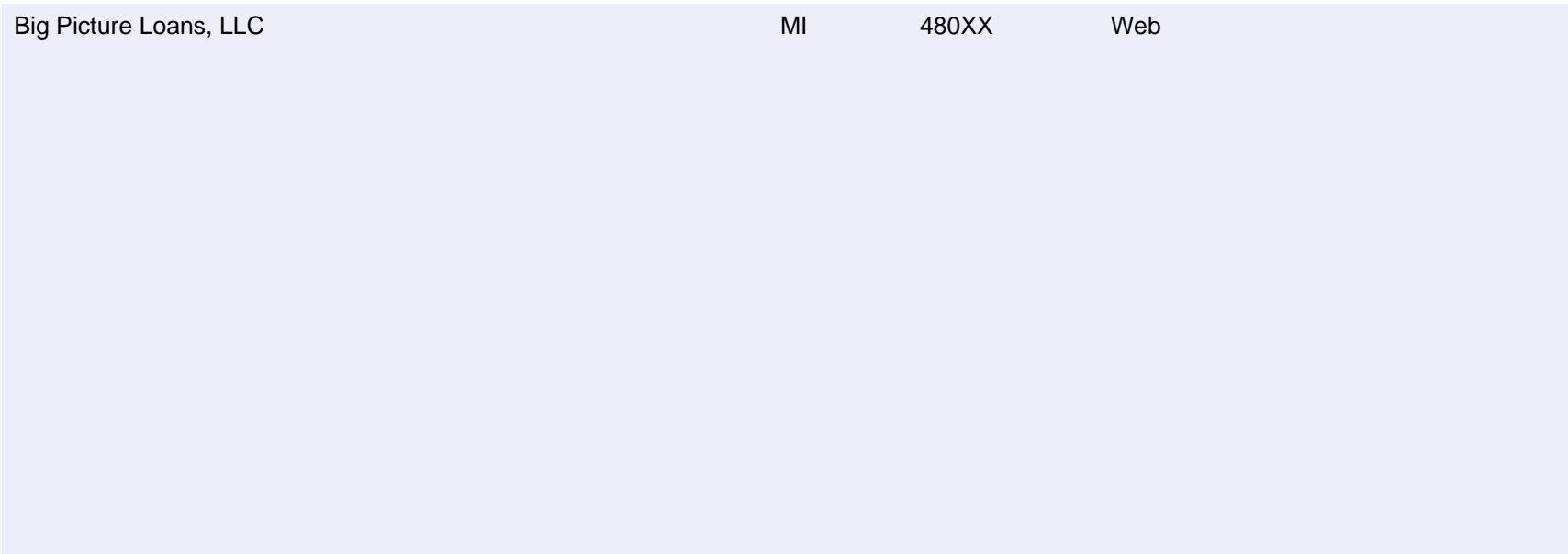
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



LDF Holdings, LLC	MD	207XX	Web
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Big Picture Loans, LLC	MI	480XX	Web
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BlueChip Financial	AL	367XX	Web
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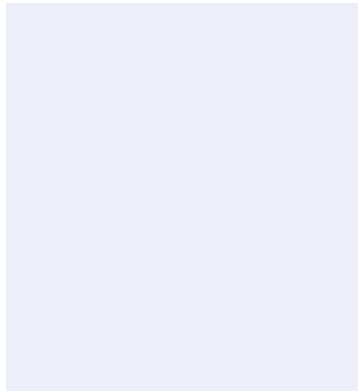
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

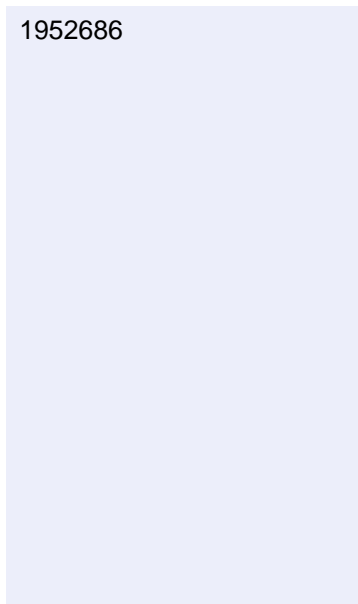
Consent provided	05/31/2016	Closed with explanation	No	No
Consent provided	06/03/2016	Closed with explanation	Yes	No
Consent provided	06/03/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1947117



1952686

1946361

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/10/2016	Payday loan	Payday loan
06/03/2016	Payday loan	Payday loan
06/06/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I took out a {\$300.00} loan with Green Trust Cash, not realizing the heavy load it would burden me, but also coming to realize these loan are illegal in the state I work (XXXX) and the state I reside (XXXX). I have to this date paid back a total of {\$860.00}. The total interest on the loan is 669.75 %. I have written to the company revoking them from taking ACH debits from my account. They acknowledged they would stop taking the debits, but want me to pay off the balance. I am unable to keep drowning in this illegal loan.

Unfortunately, I was in a position that I needed to take out a pay day loan. Much to my dismay I took a loan out from a very unethical organization. This company is XXXX XXXX XXXX, It goes and has gone under multiple names, XXXX, and has now changed its name to Big Picture Loans. I took out a {\$1400.00} loan with an 647.6971 % APR of and later discovered the " Truth and Lending " disclosure after the fact. They are under the assumption that they are immune to the guidelines and laws of the Federal Government as they have tribal affiliation. This is simply not true. I literally thought I misread the agreement when they explained after I received the loan of {\$1400.00} but the document reads that I received {\$1500.00} and if I paid the XXXX payments the total cost would be {\$14000.00}. It is unbelievable that a company can get away with literally robbing the consumer. It sheds a bad light on organizations that make themselves available to loan money when you really need it. However when you need money you have to ask yourself ... at what price ... {\$1400.00} for {\$14000.00}. XXXX. This is a crime and should not be allowed. The hard financial situation is bad enough but that coupled with taking a loan from an organization that is taking more than full advantage of the customer is outrageous and needs to be remedied. In addition they are not licensed in the state of California.

I took a {\$600.00} loan. Somehow I misinterpreted the repayment plan. I thought my finance charge would be {\$210.00}. However, that is not the case. XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC

NJ

077XX

Web

Big Picture Loans, LLC

CA

926XX

Web

Big Picture Loans, LLC

WA

986XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/10/2016	Closed with explanation	Yes	No
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Consent provided	06/06/2016	Closed with explanation	Yes	No
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Consent provided	06/08/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

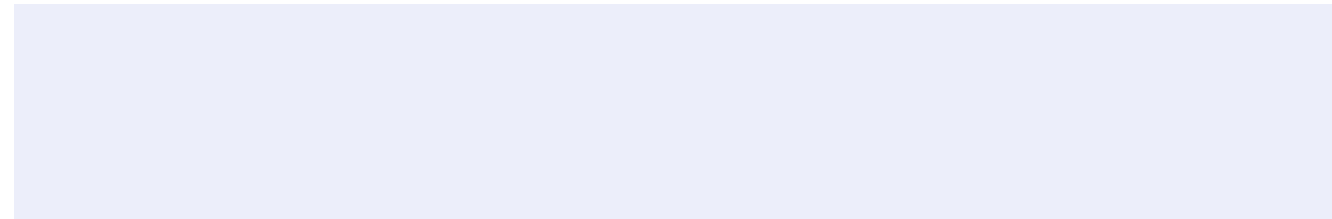
1963571

1952244

1956761

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/31/2016

Payday loan

Payday loan



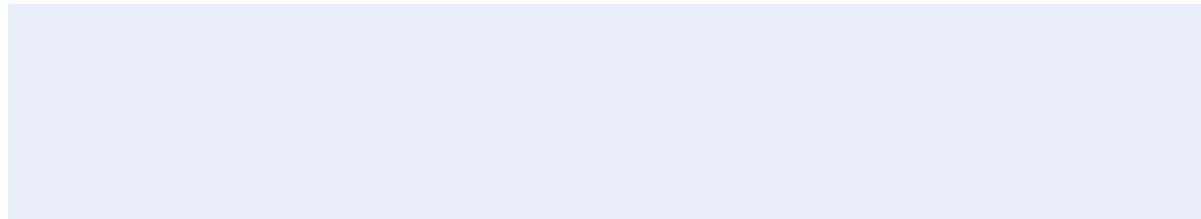
06/13/2016

Payday loan

Payday loan

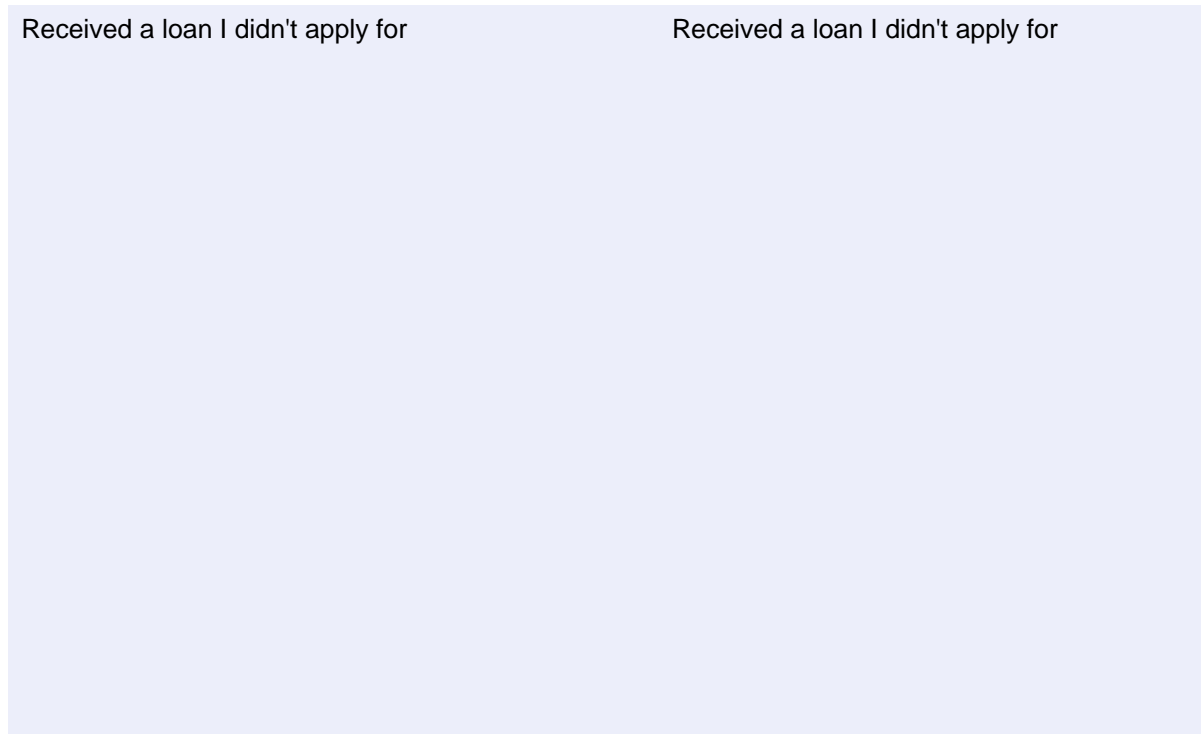
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

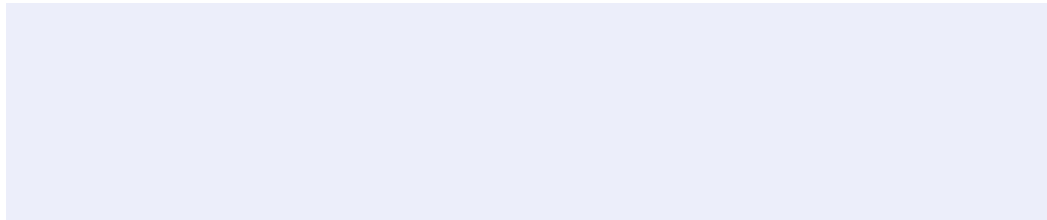
payments of {\$200.00} have already been taken from my account.They are scheduled to take out {\$200.00} every two weeks over the next year. I can not afford this, and was unaware. I 'm afraid that this is going to ruin my credit, as I can not afford to make these payment every two weeks, and I 've already payed back what I owed.

I borrowed {\$400.00} in XXXX XXXX, I was told the total I had to pay back would {\$620.00} in XXXX payment. It is XXXX XXXX. They will not return my call or email, give me my login information, since they have blocked me. They are still pulling {\$220.00} out of my account. I have paid them {\$1800.00}. How do I stop them and get my money back. They are complete XXXX. I want to sue them.

Kingston Marketing LLC a company I never heard of contacted me through a automated system leaving voice messages on my cell phone on today XXXX XXXX XXXX. I received these cell phone calls of a collection scam department leaving me a bill from my account and last XXXX digit of social being scammed by this Company customer service team at their LLC phone number XXXX. The lady transferred me to a Manager who caught the lie of the worker saying this Company have a 2011 payday loan in my name. They brought up I owed XXXX XXXX and XXXX XXXX so their Manager said Kingston XXXX will be taken off file I disputed but I just told this Company their scamming me so I need this Complaint documented I do n't know how many Companies do this but I have been scammed and had to pay collection companies that I do n't know about and a affidavit did not help me recover thousand of dollars I had to pay just to not be harassed but after this Company I am explaining got my personal information through the Government I need to send it over to Consumer Finance which is this Company to get rid of this Company having my Government and telephone information on their recorded line. They stated my information I did not provide it so I can only get this Complain in so it stop today this year not next week.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

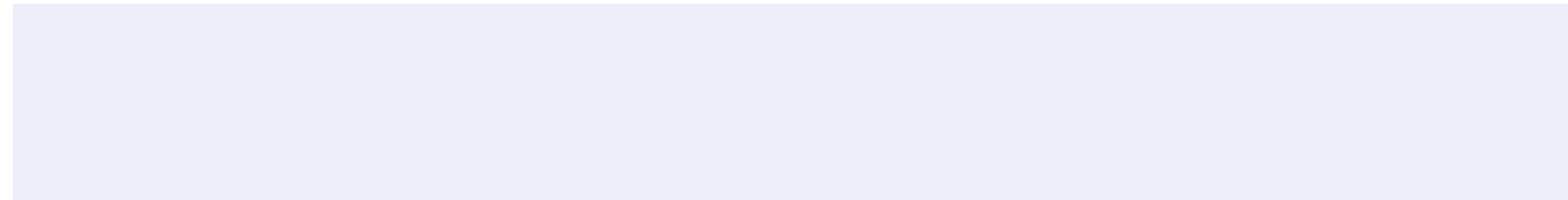


Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

OR

973XX

Web

Kingston Financial, LLC

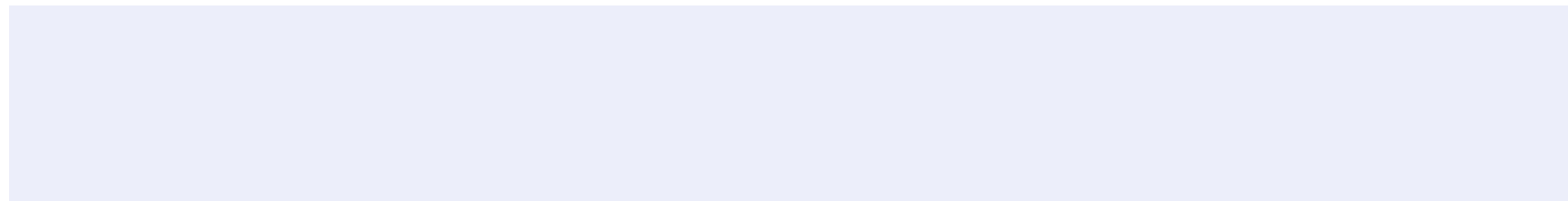
TX

776XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



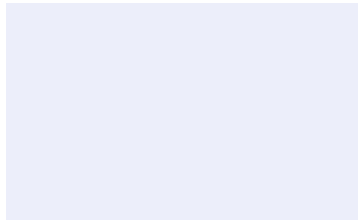
Consent provided	06/10/2016	Closed with explanation	Yes	No
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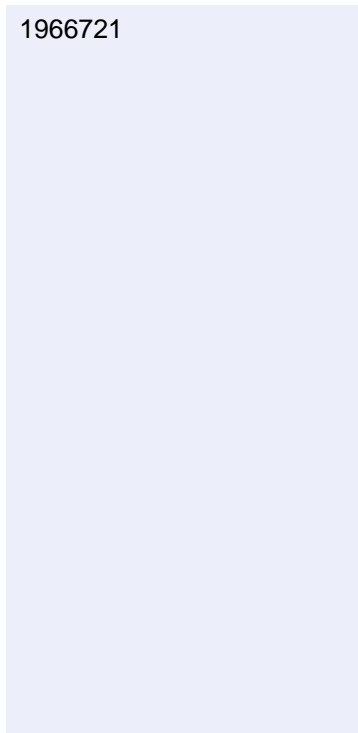
Consent provided	06/13/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1948208



1966721

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/06/2016

Payday loan

Payday loan

06/07/2016

Payday loan

Payday loan

06/03/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I learned in XXXX XXXX that a number of 'pay-day ' type loans, in various amounts, had been opened using my identity (SSN, name, birth date, employer, salary, home address, etc.) which was apparently stolen sometime during XXXX.

To date I have learned of XXXX companies that have opened such loans, including : CashNetUSA, XXXX XXXX XXXX, XXXX Payday Loans, and XXXX.

The loans do n't appear on credit reports from the major credit organizationsXXXX.

This is concerning unto itself. The loans were opened on or around XXXX/XXXX/XXXX. I contacted each company as I learned of a loan. The companies were all circumspect about the respective loan and would not provide information to me unless I gave them privileged personal information. I refused to provide such information unless they could prove they already had it. I was harassed with phone calls sometimes on a daily basis if not more. Eventually, I learned in each instance these companies do n't actually do credit checks with the major credit services nor are the loans identified on the credit reports -- makes it hard to determine there are fraudulent loans when they are n't reported on your credit. I have opened an incident report with my local police department, opened a complaint with the FTC, and put fraud alerts with the major credit services. I have sent dispute letters to each company when I learn of the loan and how I can file a dispute. All MAJOR inconveniences. While I 'm concerned about the harassment I 'm receiving from these companies, I 'm VERY concerned about what I do n't know including other companies that may be using my identity.

Big Picture Loans Signed agreement 3 times and now they tell me that funds will not be deposited until XXXX.

I was told so many lies. They repeat themselves and it does n't seem the contact center understands XXXX.

On XX/XX/2016 I applied for a loan on (bigpictureloans.com) XXXX. XXXX XXXX, XXXX, MI XXXX in the amount of {\$800.00} from a company named Big

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

TX

752XX

Web

Big Picture Loans, LLC

FL

346XX

Web

Big Picture Loans, LLC

MA

023XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/06/2016	Closed with explanation	Yes	No
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Consent provided	06/08/2016	Closed with explanation	Yes	No
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Consent provided	06/07/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1955472

1956825

1952815

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



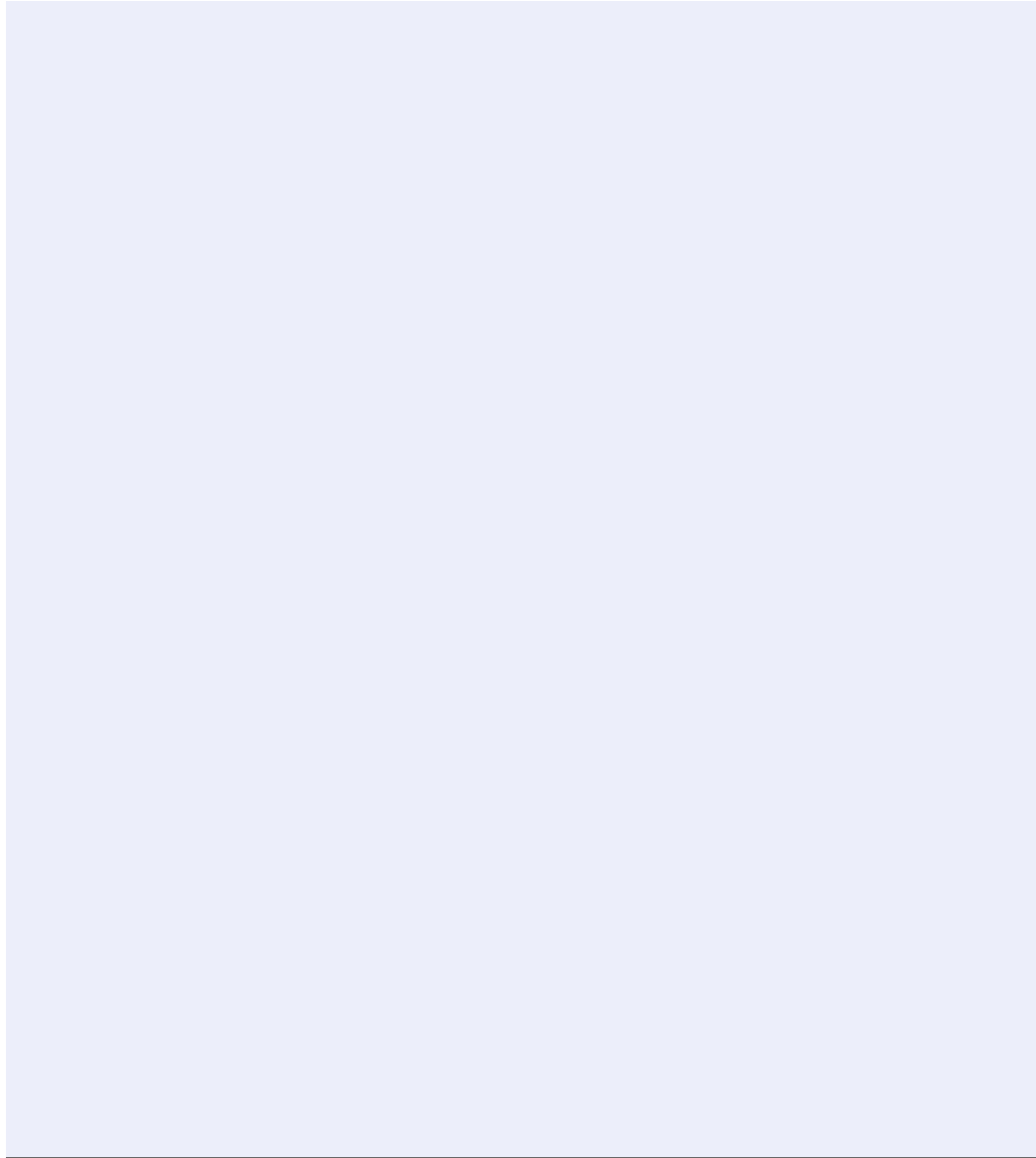
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Picture Loans .On XX/XX/2016 I received an email saying that I was approved for the loan and that and my funds are on the way to be deposited to my checking account.On XX/XX/2016 a deposit was made into my account for {\$800.00} from Big Picture Loans.Now the loan was for {\$800.00} and they said that the finance charge is only going to be for {\$200.00} so I said when they called me that it was only going to come out to a total of {\$1000.00} for everything so I was being charged {\$200.00} for borrowing {\$800.00}. So on XX/XX/2016 they took out {\$200.00} from my checking account, which I was okay with. On XX/XX/2016 I get a text stating that a payment was processed on your account recently.If you have any questions please call us at XXXX. So I go on-line to my account at bigpictureloans.com and logged in and then I called them to ask why I received the text when my next scheduled payment is n't until XX/XX/2016.So I asked for more information about my loan and he told me that I have to pay {\$200.00} for five payments before I start paying off my {\$800.00} loan.I said what so I am paying more than the {\$200.00} for the loan he says yes you are.. I said no I will pay it off completely today he said that I ca n't I have to give 3 days notice before my next scheduled payment is due. I said that today is XX/XX/XXXX and its before my next scheduled date of XX/XX/XXXX so I am informing you now that I am going to pay it off today for the amount of {\$800.00} since they have already taken the agreeable {\$200.00} finance charge. I contacted my bank and stopped all request from Big Picture Loans. I had to pay {\$30.00} fee for this to stop all activity. I informed them that I am filing a complaint with your company and that I stopped all payments from my bank and then I called him to inform him that I will be mailing out a bank check for the amount of {\$800.00}. for the loan. So they received enough notice on all legal activity that I had done. Then I go on*line to find out that this is a scamming company and they have so many complaints against them.This is there information take action against them to stop these illegal practices, These

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



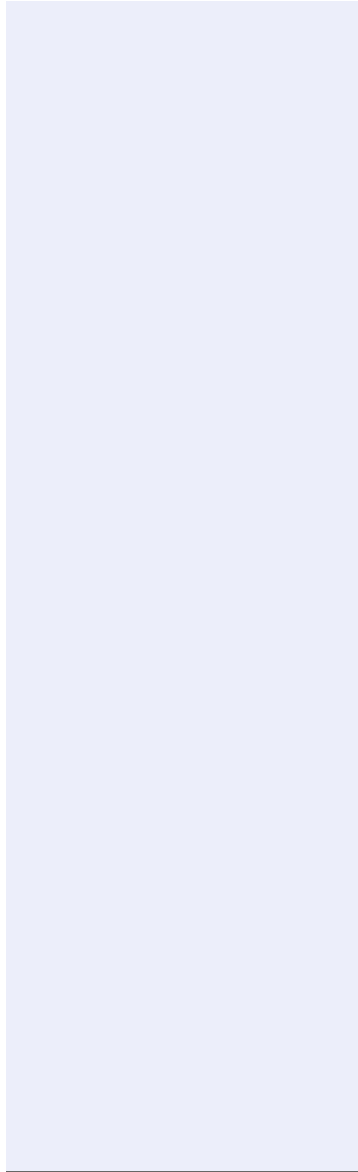
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



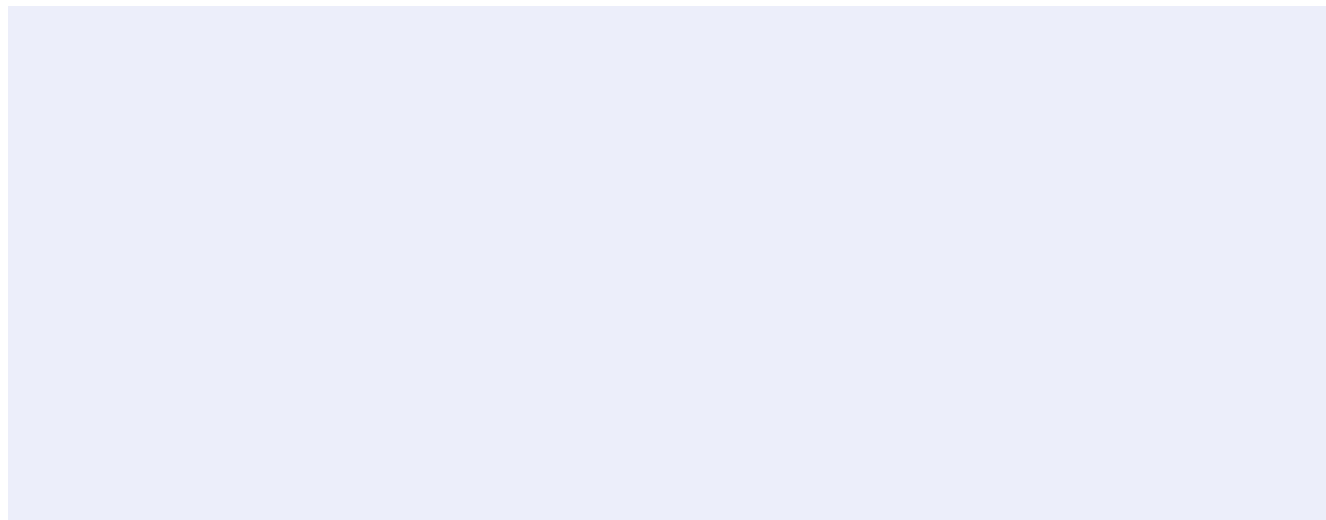
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/20/2016

Payday loan

Payday loan

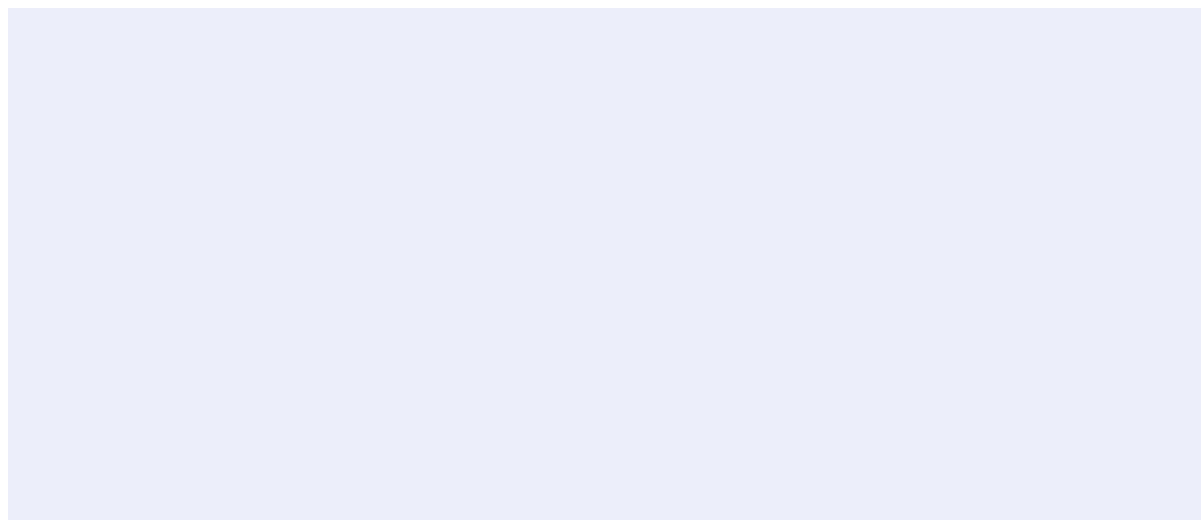
06/07/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

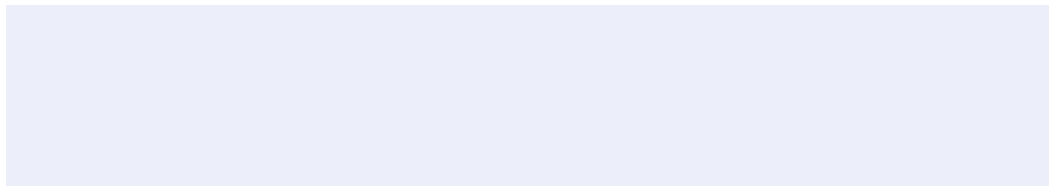
" Tribal Operations " Red Rock Tribal Lending, LLC d/b/a CastlePayday.com (or now bigpictureloans.com) XXXX. XXXX XXXX, XXXX, MI XXXX. I am going to pay them {\$800.00} plus they already took the {\$200.00} for the loan. I had no intention of not paying them back. Just so glad that I stopped it before they continued to take from my checking account. The illegal interest rate that they are charging me of 780.03 % - 788.62 % on {\$800.00} is so crazy. Not all of the details of the loan were made visible to you at the time of the loan submission. These " Tribal Operations " have already been fined Millions by the feds. Here is the company full name and mailing address Red Rock Tribal Lending, LLC d/b/a CastlePayday.com (or now bigpictureloans.com) XXXX. XXXX XXXX, XXXX, MI XXXX. Please help me stop these scam companies from hurting families in need of a loan. thank You XXXX XXXX

I took out a loan with XXXX XXXX. I am now being contacted by Worldwide Recovery XXXX, and they will not tell me the original amount of the loan. I have also received an email, with no contact information, regarding this loan at a different amount. When the agent from Worldwide Recovery called, after promising to send an email with the information, he was yelling at me about " The games I want to play ". The letter that was finally emailed to me clearly states the date and payment method, with the due date. I informed him I would follow the instructions of the letter, and he told me that he had to collect a credit card number immediately. When I told him I would be following the directions of the letter, he yelled that I " better " and hung up the phone. This was the second time he hung up the call.

Big Picture Loans has been very dishonest in the way they handled my loan. When I agreed to borrow {\$820.00} I was not shown the truth in lending disclosure showing my APR. once I signed the agreement, I found out that the interest rate is 910 %!?!?! If I have to pay these finance charges, I will end up paying {\$7100.00}

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Platinum Holdings Group, LLC	OH	444XX	Web
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Big Picture Loans, LLC	MI	497XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided

05/25/2016

Closed with explanation

Yes

No

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Consent provided

06/10/2016

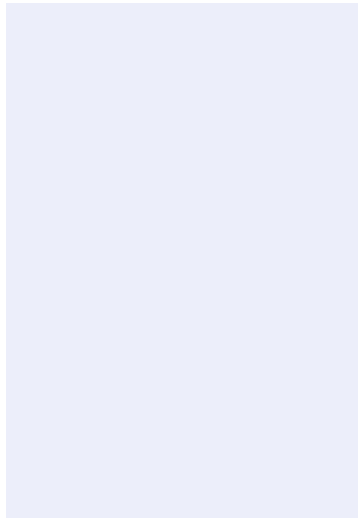
Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



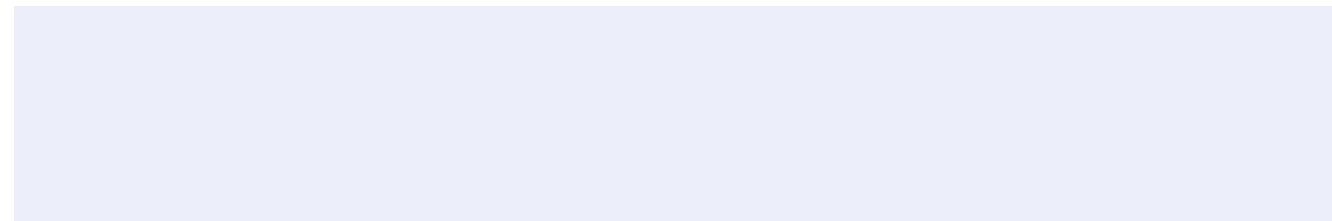
1934196



1956192

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



06/03/2016

Payday loan

Payday loan



06/08/2016

Payday loan

Payday loan

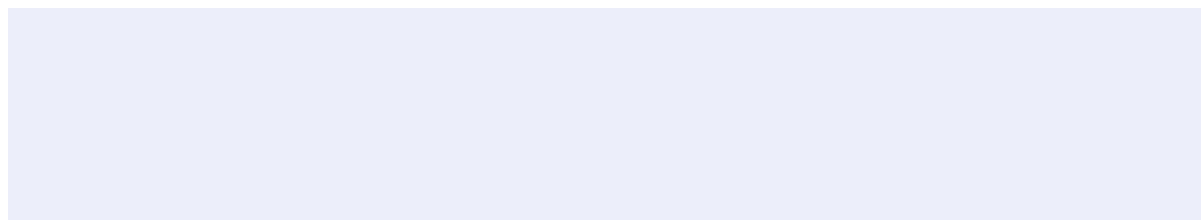
06/16/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

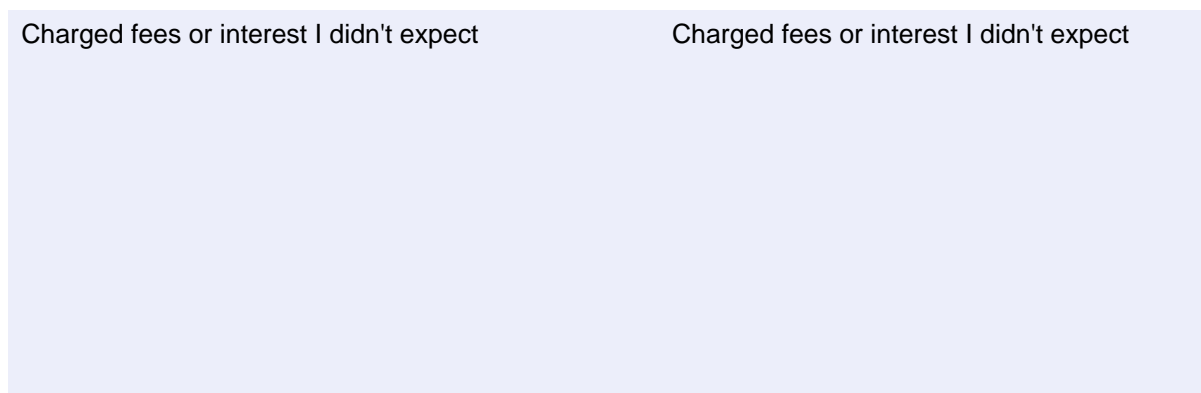


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

over the next year and a half on an {\$820.00} loan. Seems simply outrageous to me. I am appalled at these finance charges and feel that they are unethical in truth in lending. They also say they have a demand feature on my bank account and so it will deduct my account even if I file a stop payment with my bank. This was also not something I was aware of before signing the agreement!

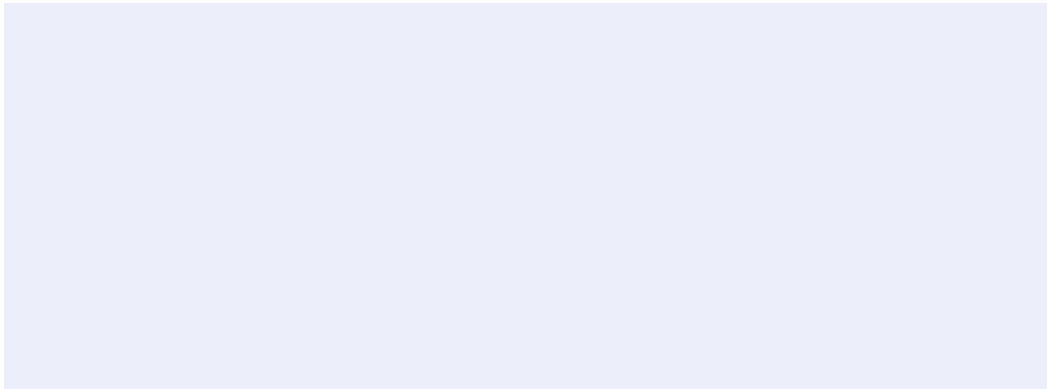
{\$200.00} on a {\$400.00} which will make the total amount {\$600.00} loan they told me that the interest and principle on the first payment I wanted to pay their principle and interest off leaving remaining balance of XXXX the next month they want to place another XXXX again which they saying the interest and principle on the XXXX making it {\$600.00} again so they would get an extra {\$400.00} out me they quote some bogus principle and interest amount after called them I try to resolve this but they go around in circles like they program to say something and I ask to speak to the manager it's not a manager this loan company is called Big Picture Loans I want to know if it's legitimate business also they stated that I was a value customer and get discount XXXX off did not get it also when I ask for corporate number they said was a email

Received letter for easy loan, thru Big Picture Loans ... did online app and received phone call to verify shortly after. On call they advised me I would pay interest of XXXX on the XXXX dollar loan I was approved for, in which first payment would be on XX/XX/XXXX of XXXX. Now I am told the XXXX payment will be automatically withdrawn every 2 weeks for 58 payments totally almost XXXX!! I was never told of an interest rate being 780 % or I would have NEVER agreed! When I called to discuss the service rep was very rude. I do not dispute the validity of the loan or the XXXX interest I was told, but no way will I pay 780 % interest on XXXX.

BEWARE OF SPEEDY CASH IN KANSAS! THEY ARE SCAMMER AND LIARS!!

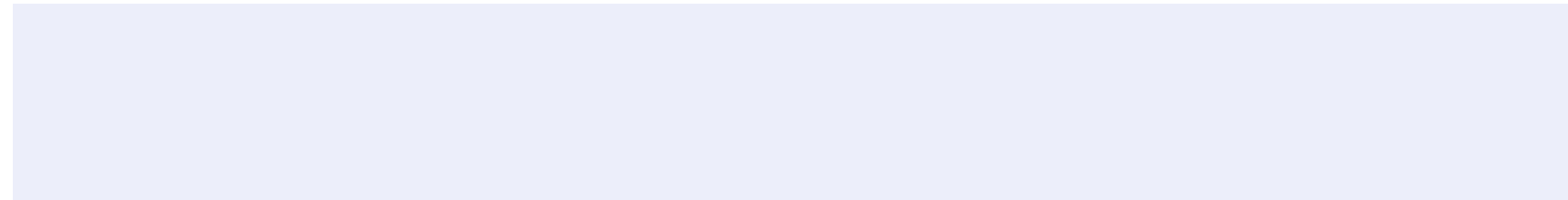
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

FL

342XX

Web



Big Picture Loans, LLC

NE

686XX

Web

Speedy Cash Holdings

KS

672XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	06/10/2016	Closed with explanation	Yes	No
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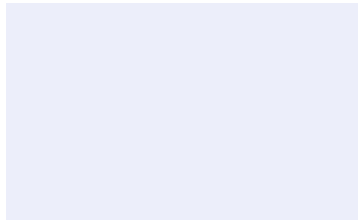
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Consent provided	06/10/2016	Closed with explanation	Yes	No
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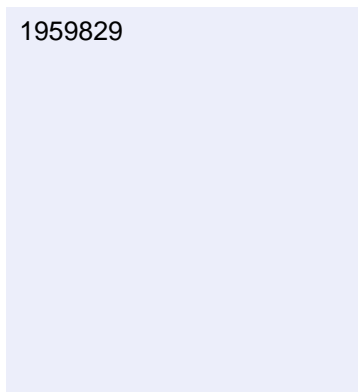
Consent provided	06/23/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1952881



1959829

1972214

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/08/2016

Payday loan

Payday loan

06/27/2016

Payday loan

Payday loan

05/25/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I have paid over {\$2500.00} on a loan for {\$990.00}. I was told this would be for six months at 30 % interest on two separate occasions.

Today, I requested a stop payment to Speedy Cash for the ACH transaction. However, it is quite difficult since the payment amounts change each two weeks.

I have paid {\$250.00} a month since XXXX 2015 It has now been 10 months.

I was scammed! Ripped Off! Lied to and so disappointing. They owe me at least {\$800.00}.

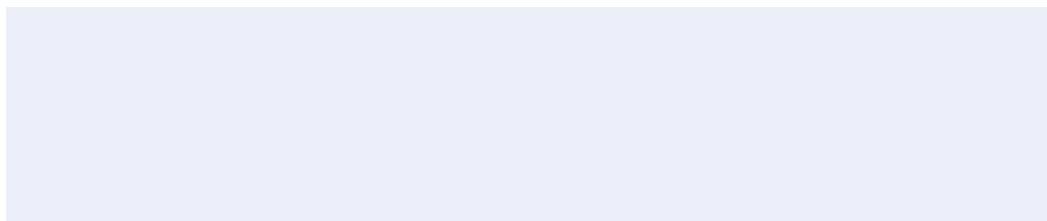
applied for a payday loan from ACE cash express on XXXX/XXXX/16. did not receive funds as promised on XXXX/XXXX/16 so I called and cancelled. with cust svc rep XXXX at ex XXXX XXXX assured me that loan was cancelled. received funds on XXXX/XXXX/16. Tried to cancel, talked to an extremely rude CSR named XXXX, she claims computers are down so I can not cancel or pay off loan, she then hung up on me during conversation. called back and asked to talk to her supervisor and was hung up on again, Computers will be down all day so I can not pay off loan until XXXX/XXXX/16 if computers are working then. They have been down two days. on XXXX/XXXX/16 it will be past the 72 hr limit to pay off loan without charges. They said charges will occur even though I can not pay loan due to their computer system failure.

I have took out a small {\$300.00} loan with ACE Cash Express, and since then made four payments of {\$43.00} ; {\$170.00} totaling to date the account is still has a balance of {\$270.00}. I have contacted ACE and they are or no help, very unprofessional people work there who can not explain why my balance only went down {\$25.00} for all those payments made.

On Friday, XXXX XXXX, at approximately XXXX, I entered the location of Express

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	TX	760XX	Web
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ACE Cash Express Inc.	MO	630XX	Web
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Advance America, Cash Advance Centers, Inc.	AL	369XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/08/2016	Closed with explanation	Yes	No
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Consent provided	06/27/2016	Closed with explanation	Yes	Yes
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Consent provided	06/13/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1959351

1985596

1942336

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/13/2016

Payday loan

Payday loan

05/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

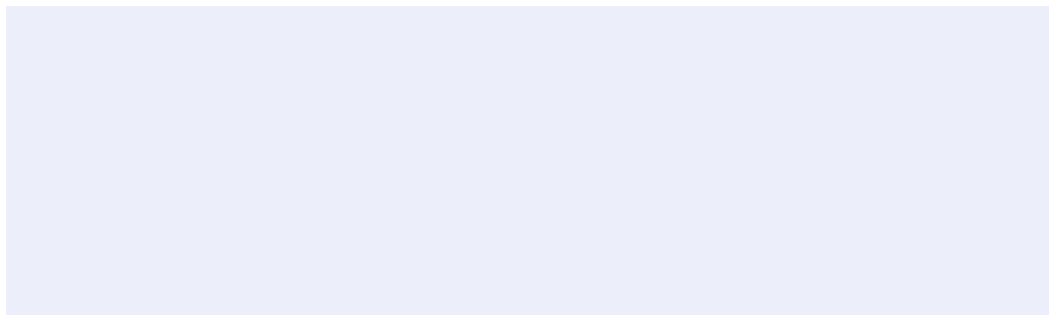
Check Advance, located at XXXX XXXX XXXX., XXXX, MS XXXX and received an Advance Payday Loan in the amount of {\$400.00} (XXXX Dollars). I wrote them a check in the amt of {\$480.00}, on my legitimate checking and open acc't at my Credit Union . The next business day which was Monday, XXXX XXXX, 2016, I ret 'd to this same location to return and/or pay off the loan. I was not allowed to pay back the {\$400.00} without paying the {\$80.00} fee. This was also, done against my Wife, which I attempted to pay off both our loans. I was told that I had to do this kind of transaction on Saturday, XXXX XXXX, 2016. They have a sign posted in their place of business, stating that you can return or pay off the loan, without paying the fee if you do so on the next BUSINESS DAY. Saturdays, Sundays and Holidays are not BUSINESS DAYSPLEASE CORRECT ME IF I 'M WRONG. I have been trying to call their Main Office and the Association that they are a member of since XXXX XXXX, 2016, and no one has returned my call nor answered my email to settle this matter ... The Loan is coming due again on XXXX XXXX, 2016, but I do not get paid until XXXX XXXX, 2016.

It was many years ago when I got a check cashed at check n go.I did n't have the money to pay them back so I did n't pay them They never bothered me about it until about a month ago.That was around 10 years ago.Now they say I owe them XXXX dollars and threaten to put a levy on my bank account.I am on social security and can not pay it.

A few years ago I applied for a payday loan at Always Money located off of XXXX XXXX XXXX in XXXX, AL. This company went through name change and my last known balance with them was about {\$330.00}. Also this company went through management changes so many times that it got to a point where they could n't find my account in the system and that they said I did not owe them a balance anymore. Now, it 's been a litigation office that calls me non stop almost every day about this account stating that I owe them about \$ XXXXplus on the account. The

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

SC

293XX

Web

Older American

Triton Management Group, Inc

AL

352XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/13/2016	Closed with explanation	Yes	No
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Consent provided	05/21/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

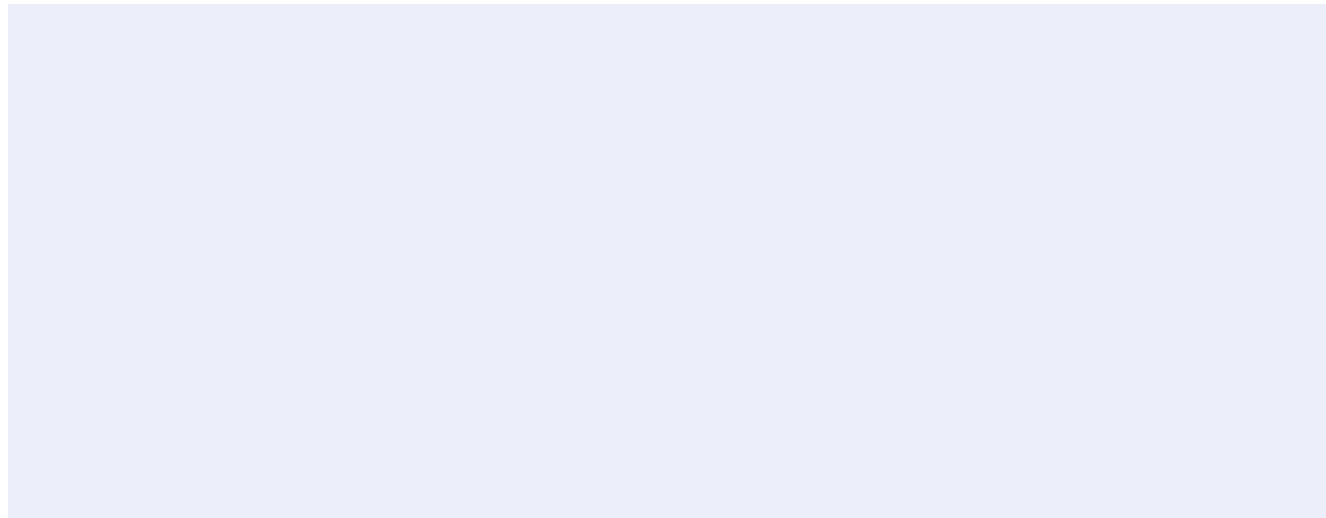
1967225

1935958



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



05/11/2016

Payday loan

Payday loan

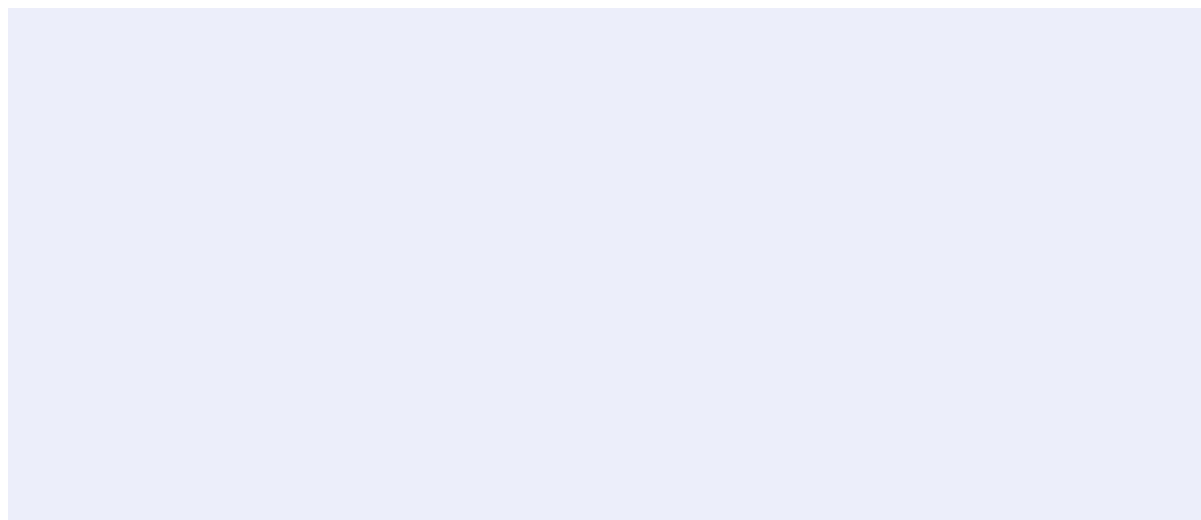
06/09/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

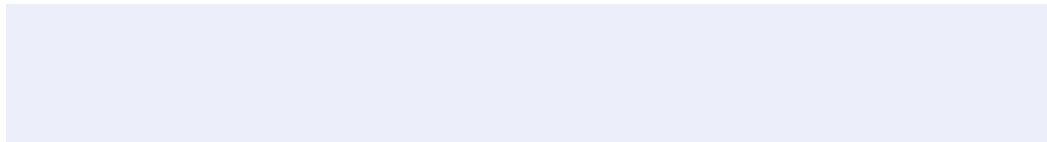
name of the company is XXXX that is located off the XXXX XXXX. They would not give me there full address because of privacy reasons. They call from unknown numbers, local numbers and toll free numbers. When I look up their info on the internet it reads Fraud/Spam and the customer reviews says the same thing. A lady named XXXX XXXX from XXXX says that she will have my located on the premises of my job if I do n't pay them. I feel that this company is a spam and I dont want to give them any account information over the phone to pay them. They call me all day every day and if I fail to answer them they will call my sister, aunt, mom and harass them too. That is also embrassing and I dont know how they could possibily had got their phone numbers but we do not have a common name so that may be the reason. Is it true they can come to my job and serve whatever it is? They never verified my place of employment.

I am experiencing a hardship after being a victim of fraud in XX/XX/XXXX. In efforts to protect myself I made a police report in XX/XX/XXXX as soon as I found out about the fraud. I also contacted my creditors about the fraud committed against me and would no longer be able to pay my debts. I wrote them Hardship letters explaining my situation and asked please not to contact me. I am currently living off my Social Security benefits and it is the only source of income I have. Currently the phone calls have not stopped. I received anywhere from 15-20 calls a day and also they leave voicemails. I have explained to them over the phone I do not have money left over after my expenses are paid off. I am reaching out to you concerning the debt collectors practices. I am currently working with a financial counselor assisting me in getting my finances in order, however it is taking me some time to get back on my feet.

I made a HUGE mistake of taking a loan out with these scam artists, I was approved for a {\$1000.00} loan, and I was told that there would be a {\$350.00} finance charge, and although that seemed high, I agreed.

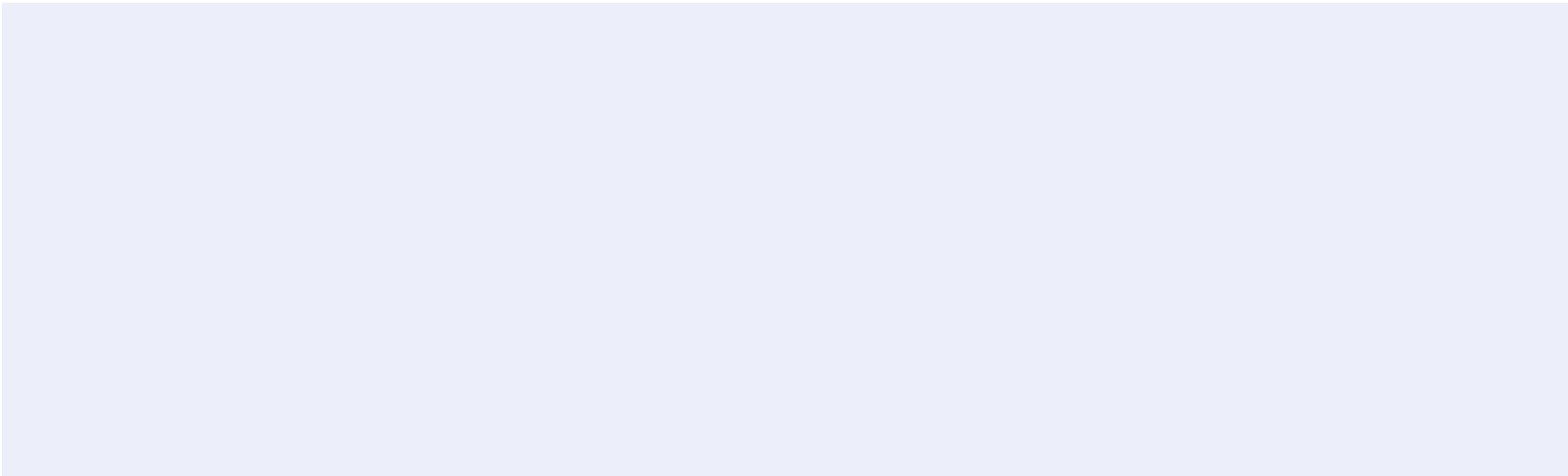
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

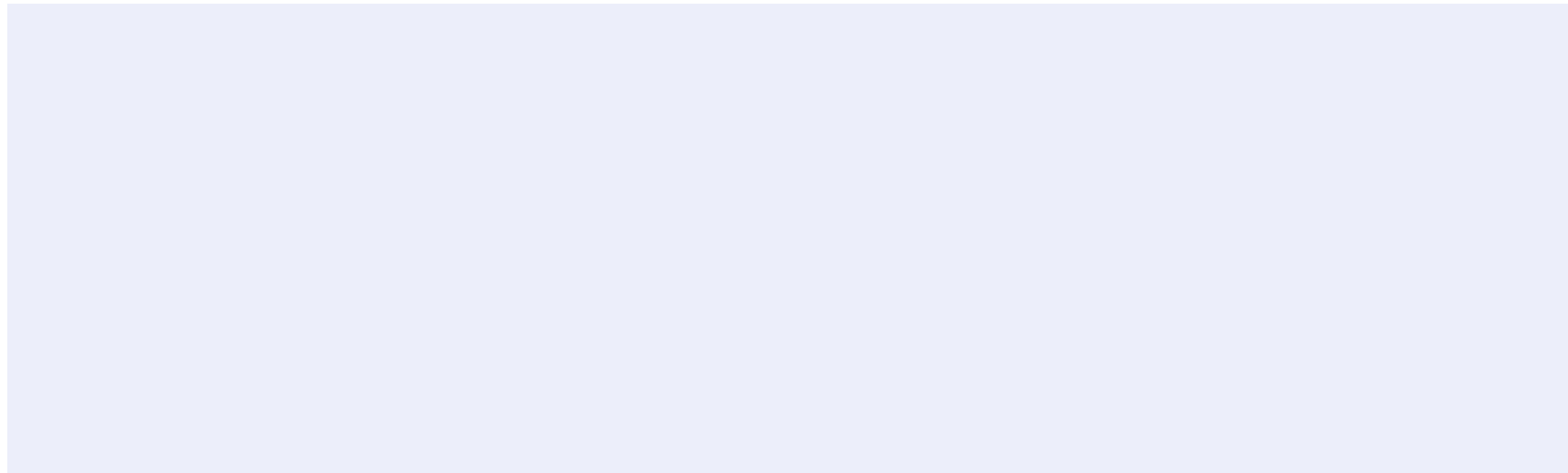


2288984 Ontario Inc.	TX	782XX	Web	Older American
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Big Picture Loans, LLC	IN	460XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

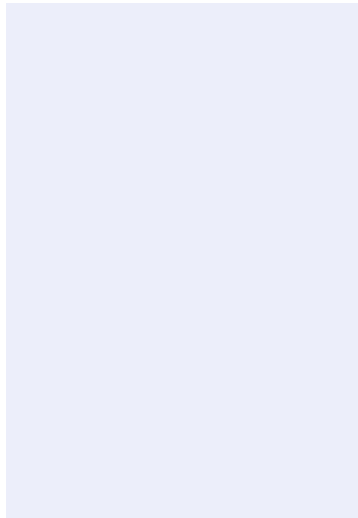


Consent provided	06/19/2016	Closed with monetary relief	Yes	No
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Consent provided	06/13/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1921279



1962631

Payday Loan Complaints with Consumer Complaint Narratives

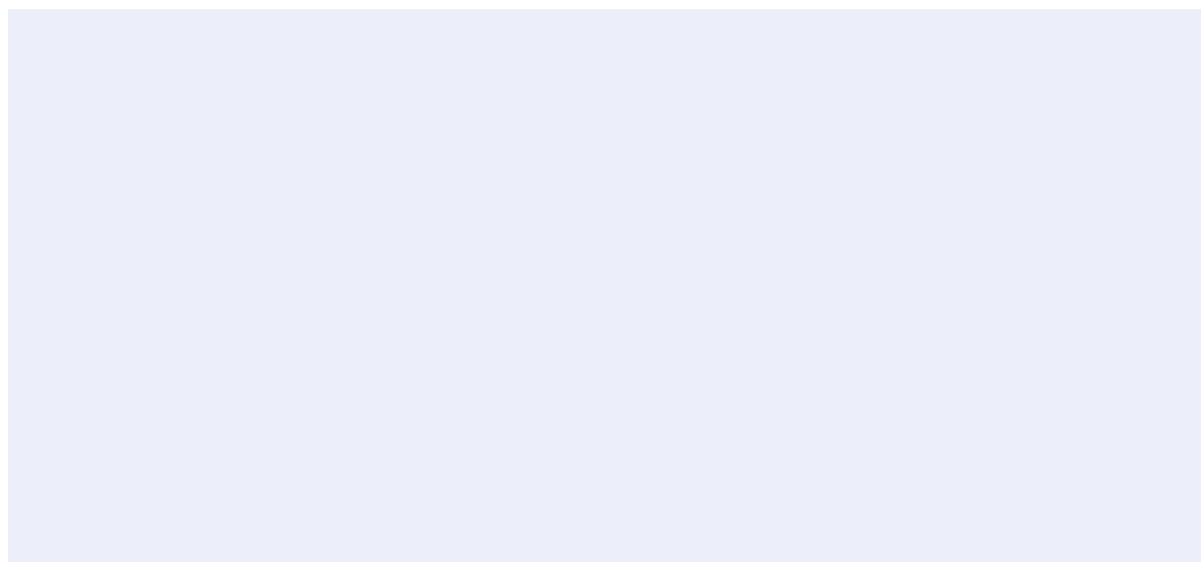
Based on Consumer Complaints

06/13/2016 Payday loan Payday loan

04/29/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

What I did not know, and could not see at the time I accepted this agreement, was that the Truth in Lending disclosure NOT visible at the time I accepted this loan showed an APR of, and this is not a typo either, 779.0804 % and that the total repayment amount for my {\$1000.00} loan would be {\$9900.00}.

After realizing what I had gotten myself into, I started looking online and saw what kind of company this is, they are a predatory lender engaged in illegal business practices.

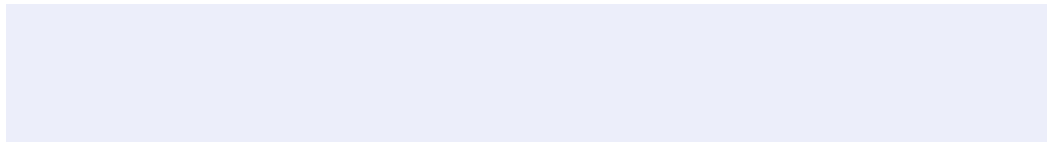
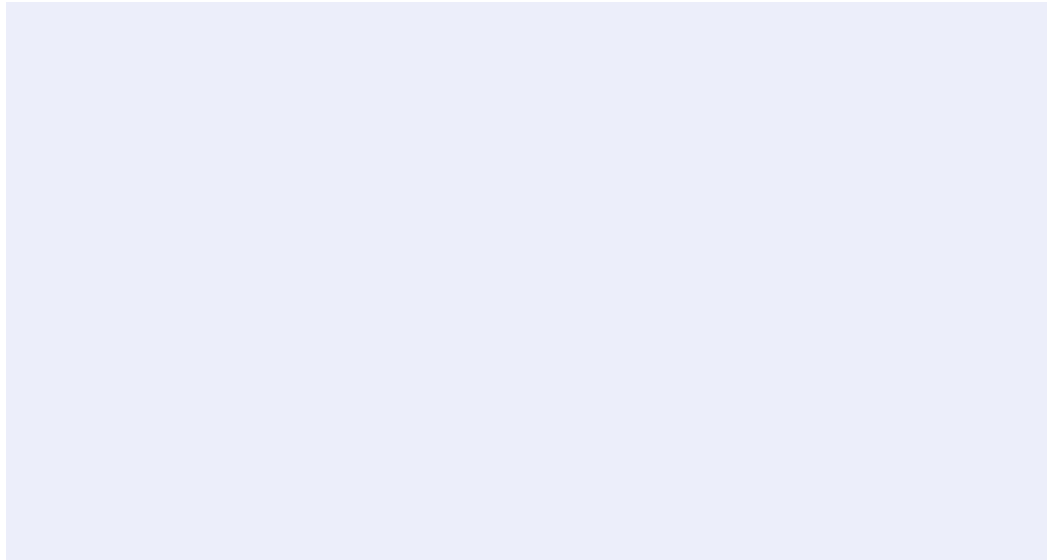
I am a single mom (so single income) with XXXX children and no child support. I will not be able to eat or feed my children if i have to pay this ridiculous finance charge. Please help.

On XXXX XXXX, 2016, I applied for a loan with Red Rock Tribal Lending, LLC d/b/a CastlePayday.com (or now bigpictureloans.com) XXXX. XXXX XXXX, XXXX, MI XXXX. I was approved for {\$600.00} and told that the total amount to pay the loan off would be {\$810.00} (with an interest rate 35 %). I agreed over the phone to pay off the loan at {\$810.00} ; however, after the money was deposited into my account, Big Picture Loans sent me a different agreement which stated that my annual percentage rate was 740.258 %, and instead of {\$210.00} in finance charges, I would pay {\$3600.00} in finance charges. I called the company after discovering this and informed them of my concerns and was unable to resolve the issue. As a result, they have automatically deducted {\$210.00} every two weeks from my account, to date, totaling {\$1000.00}.

Monkey Key Never Told Me That The Fee They Charge When You Make The Loan Also Is Charged Interest Too. And Can Bring Your Loan Pass You limit Which Brings You To a Higher Loan Rate For Your Loan ... They Charge Fees

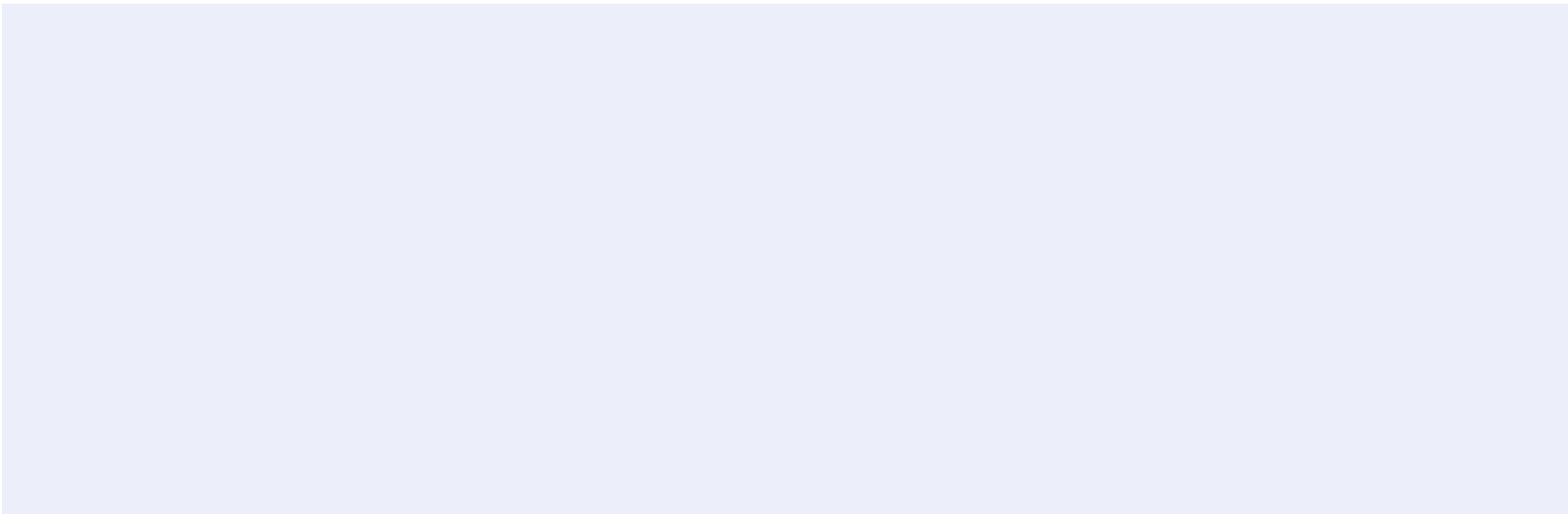
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

MD

207XX

Web

2288984 Ontario Inc.

MD

207XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

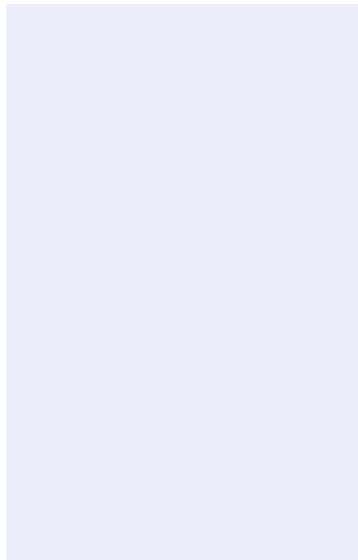
Based on Consumer Complaints

Consent provided	06/16/2016	Closed with explanation	Yes	No

Consent provided	06/13/2016	Closed with non-monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1965278



1903307

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/03/2016	Payday loan	Payday loan
06/02/2016	Payday loan	Payday loan
06/20/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Can't contact lender	Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Before And After I Make A Payment.Leaving Me Paying Nothing On The loan.

I ca n't believe how much interest rate I was charged for a XXXX dollar loan I was charged XXXX dollars in interest that 's 360 % I have paid off my loan. I hope you can do something so some one else from being taken advantage of.

I took out an online loan in the amount of {\$5400.00} on XXXX/XXXX/2015. I have since paid a total of \$ XXXX-with monthly payments of {\$490.00} (and XXXX still due). When speaking to the rep on the phone I was advised the interest rate was 110 %. In later review of the loan docs I am finding that is an annual percentage and the total amount paid back ends up to be {\$42000.00}, this is obviously not what I thought I was in for. In recent research I am finding these types of loans are not only unethical but illegal in the state of CA, Please review to determine if anymore than the principal balance is legally due. I can not pay \$ XXXX and not sure how to proceed.

I am very disillusioned with the United States Credit Reporting system. Exorbitant medical billing causes financial burdens and can be used to ruin peoples credit numbers.

This puts retired people like myself to resort to payday lending companies that charge 300 % interest and will not listen to reason like reducing the interest to 50 % ..

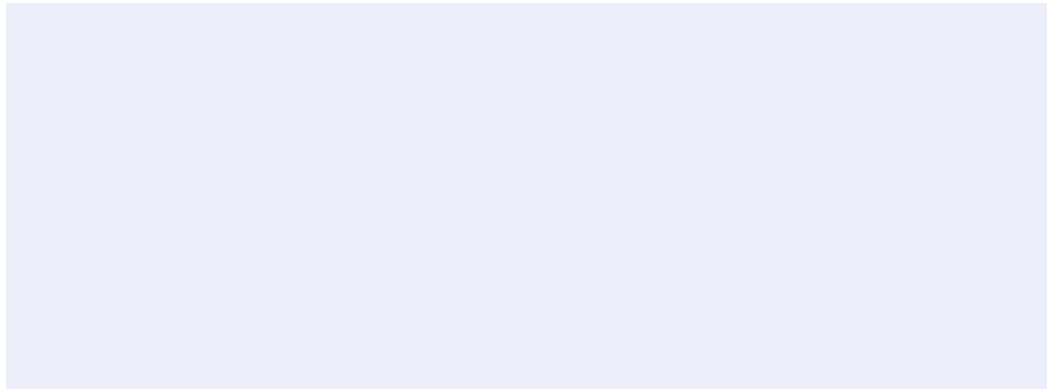
Then they use tactics to make things worse.

CashNetUSA original company.

XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX
XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC

FL

330XX

Web

Older American,
Servicemember

Bliksum, LLC

CA

923XX

Web

Enova International, Inc.

WI

544XX

Web

Older American,
Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/19/2016	Closed with explanation	Yes	No
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Consent provided	06/19/2016	Closed with explanation	Yes	No
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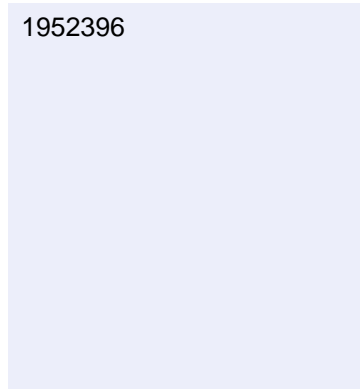
Consent provided	06/20/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1953809



1952396

1976429

Based on Consumer Complaints

Payday loan

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I took a small loan regrettably from Big Picture Loans, which I am learning too late is a predatory lender. I was given a loan of {\$700.00} with a {\$240.00} finance charge. I have since paid that off completely with an extra {\$280.00}. When I contacted them to stop payments since I had already paid it off, they informed me that I had been continually paying the {\$240.00} finance charge but had n't even touched the {\$700.00} loan amount, after I had already paid them {\$1200.00}! I was not made aware when I signed for the loan that they expected me to pay a 831 % interest rate. I was absolutely shocked, and when I called to voice my complaint with a supervisor I was met with extreme apathy and unhelpfulness. After doing some digging I have seen others have dealt with the exact same problem and you have been able to help them. I am hoping there 's is something you can do to help me with this. In the meantime I am going to file a claim with my bank for the extra {\$240.00} charge and put a stop charge on all Big picture Loans payments.

Here is my contract that I was given AFTER I signed to take the loan.

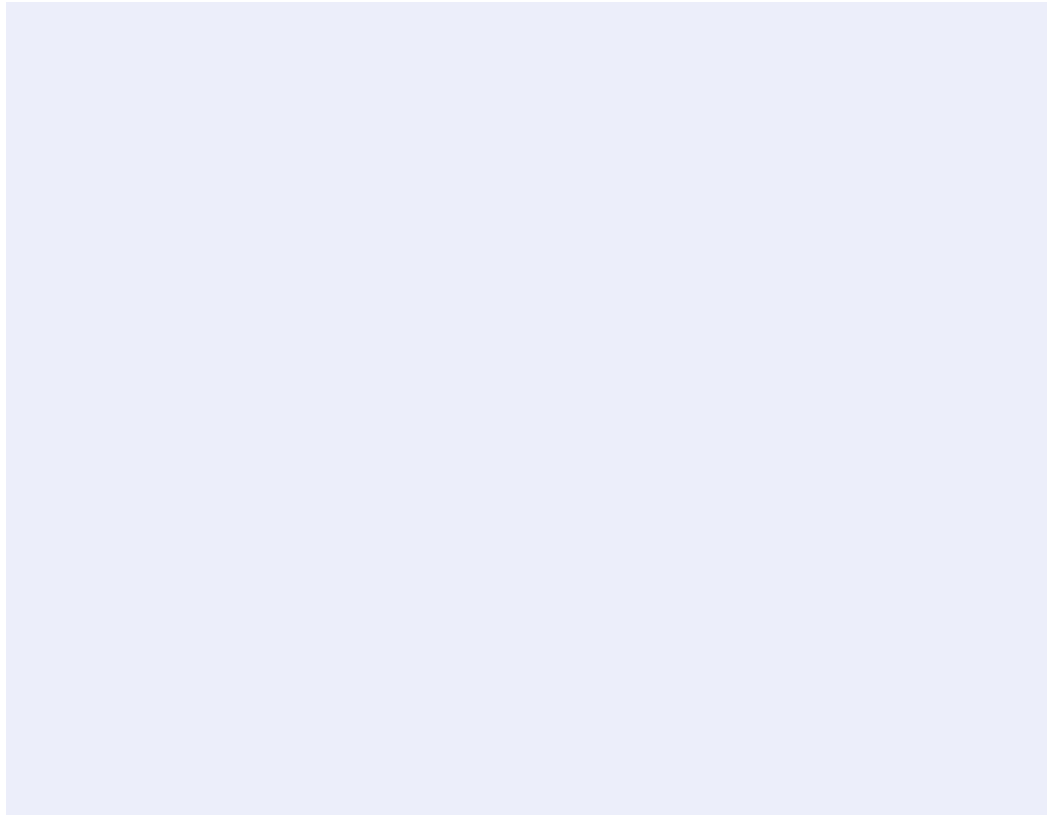
XXXX Please let me know if you need any further information and if I can help at all. Thank you so much for your time.

XXXX XXXX XXXX is the bank I use. I had to get XXXX loans to help a my spouse during a crisis and the amount for each has been paid in full but each company still expects me to pay additional money which will triple the original debts. Green Trust Cash will not acknowledge my request to end the account despite not being federally licensed in Georgia where I live, the reason is that they operate under an XXXX Federation Reservation laws. The other, Loan at last is no better but they at least do n't harass me as much.

About 3 months ago I applied for a payday loan of {\$600.00}. I received the loan.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

GA

301XX

Web

Green Trust Cash, LLC

GA

308XX

Web

CNG Financial Corporation

TX

750XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/16/2016	Closed with explanation	Yes	No

Consent provided	06/16/2016	Closed with explanation	Yes	No
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Consent provided	06/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1970600

1972908

1972394

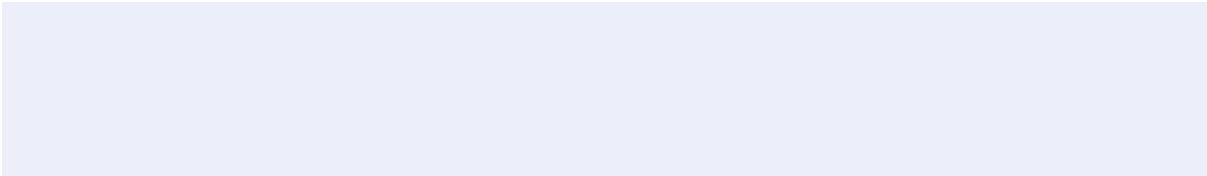
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/16/2016	Payday loan	Payday loan
06/15/2016	Payday loan	Payday loan
06/10/2016	Payday loan	Payday loan

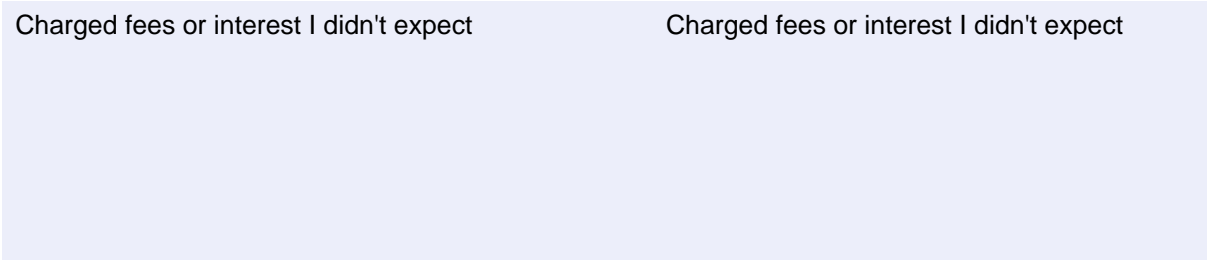
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Since I received this loan I have discovered and been told that in Texas the maximum amount for a payday loan is {\$500.00} and can only be for 31 days. Each month for the last 3 months I have been pay {\$160.00} a month but they keep refinancing my loan which does not seem to be going down but going up.

I have already paid them XXXX on a XXXX dollar loan I called for my payoff balance and they say I owe XXXX they never told me my interest rate before I got the loan!!! I never received any paperwork only my payments schedule

I applied for a {\$400.00} loan on XXXX XXXX 2016 with big picture loans was told that i would qualify for a reduced rate of payments of {\$100.00} every 2 weeks signed documents online then went to view documents the payments changed to {\$140.00} every 2 weeks for XXXX payments then for XXXX payments it is raised then slowly goes down and the interest rate is higher than was told it is 704.9185 %

This " lender " is very interesting. First they start by approving XXXX for a loan. They ask what one 's paydays are. Then they set up the loan repayment schedule so that the payments are processed the day before the payday -- hoping, I assume, that the payment wo n't be honored, which will force the borrower to pay more fees for late payment.

Second, instead of a stead payment schedule, the borrower makes XXXX payments of X-dollars in " finance fees ". For my {\$400.00} loan, this means I will pay {\$700.00} in finance fees before ANYTHING is applied to the principle -- basically this is negative amortization, at a going rate of 798 %. (Yes, SEVEN HUNDRED AND NINETY-EIGHT percent.) Third, after the finance fees, the payment balloons -- it 's 10 % larger for no real reason. Again, my assumption is that this ballooning of the payment structure is to make it more likely to engender some kind of overdraft/late payment situation.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LDF Holdings, LLC	MN	559XX	Web
Big Picture Loans, LLC	KY	402XX	Web
Big Picture Loans, LLC	AZ	850XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

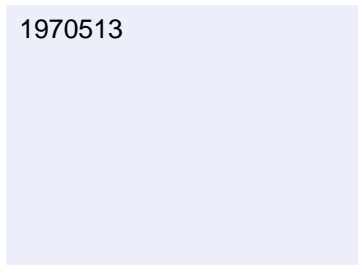
Consent provided	06/23/2016	Closed with explanation	Yes	No
Consent provided	06/19/2016	Closed with explanation	Yes	No
Consent provided	06/19/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1972316



1970513

1964734

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/06/2016	Payday loan	Payday loan
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05/06/2016	Payday loan	Payday loan
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06/05/2016	Payday loan	Payday loan
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06/17/2016	Payday loan	Payday loan
------------	-------------	-------------

07/18/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Finally, they fail to disclose this information in any meaningful sense. It was n't until I had the loan that I was able to review these terms and conditions. I realized I was getting ripped-off, of course. I just had n't realized how much they were XXXX me and in what new and unique ways.

XXXX payments every month not XXXX! Impossible to pay off with rise credit.

Have made numerous attempts to contact them regarding settlement and have been ignored. Payments were always processed a day before the due date. The loan Sharks should be outlawed. They claim interest rate goes down- not true at all

Outrageous interest rates and unmanageable payments not ONCE a month but TWICE!! Their goal is to keep you in debt, the payments are so high you ca n't afford extra payments!!! They claim interest rate goes down but absolutely not true!!! XXXX for a XXXX loan for XXXX month all interest! Have made numerous attempts to settle and have been ignored!

missed second payment sent email and called trying to work deal they do n't call email or respond back ca n't make payment because I ca n't log on to account it wo n't work they keep changing terms on site

I borrowed {\$1000.00} and got lender tried to charge my account for over {\$3000.00} without my permission.

Progreso Financiero is Poising my Credit Score every month, I told them 2 years ago I 'm not able to Pay, I was in a Car Accident and was not able to pay, I still owe money to some Medical Facilities and Keep paying as today, but they decide to Poison my Credit and want me to pay more than I can afford and I ca n't, since then every Month they send to the Credit Company 's like XXXX that my Account is Delinquent Account and is Collection/Chargeoff, I been paying other credits cards and other bills on time but my credit is still in XXXX because of them.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Risecredit, LLC	OH	440XX	Web
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Risecredit, LLC	OH	440XX	Web
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Risecredit, LLC	WI	548XX	Web	Older American
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ACE Cash Express Inc.	TX	770XX	Web	Older American, Servicemember
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Oportun Financial Corporation	CA	930XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	05/06/2016	Closed with explanation	Yes	No
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Consent provided	05/06/2016	Closed with explanation	Yes	No
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Consent provided	06/08/2016	Closed with explanation	Yes	No
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Consent provided	06/17/2016	Closed with explanation	Yes	No
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Consent provided	08/17/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1911019

1912030

1955065

1973669

2016080

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/06/2016	Payday loan	Payday loan
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06/16/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

cards and other bills on time but my credit is still in XXXX because of them.

I Send an email to the Credit Companies like XXXX and XXXX and they Still allow them to do it, I feel Hopeless and do n't know what to do, When the financial market broke in 2007 I also lose my Job was not able to pay, I file for bankruptcy and my credit was getting better after that. but I was in an accident years latter and now this Company has been tide my Credit for the last year just because they want to.

Roughly 10+ years ago I closed out my accounts with JP Morgan Chase Bank XXXX in order to close out an unsecured line of credit I had to pay it off. I did that to close out my account roughly {\$500.00} payment when I closed out the accounts, and now I get this late payment that showed up on my credit report after 10+ years stating I owe close to {\$900.00} dollars. I have never had any payment schedules or notifications in the 10+ years because I paid it off. Upon calling them I am told I need to show proof I paid it off. I would like to think that if indeed I had not paid it off (which I did) I would have immediately received late payment notifications. I left Chase bank because of some poor customer service and charges that were way out of line with the other banking institutions.

I got this loan to help get my car fixed. I borrowed XXXX and it was told to me that I would be paying monthly and now they say I am paying every two weeks with this intrest rate of 533.7084 % and I was told that this is illegal and now by the time I am done I will be paying them XXXX aleast that what this paper say, but after trying to figure it all out I will be paying XXXX. I feel that I am not getting treated wrong and not sure what to do about this. I do not have that kind of money to pay XXXX every two weeks, because I do not make that much money. I only bring maybe XXXX home every two weeks. Plus I have XXXX kids and granddaughter living with me. Thank You XXXX XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

JPMorgan Chase & Co.

MI

480XX

Web

Big Picture Loans, LLC

OH

453XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/07/2016	Closed with explanation	Yes	Yes
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Consent provided	06/20/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2001189

1973106

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/31/2016	Payday loan	Payday loan
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07/08/2016	Payday loan	Payday loan
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06/27/2016	Payday loan	Payday loan
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06/23/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I have obtained a loan from Turbo Cash but they have hit my bank account at XXXX, XXXX Missouri without my permission when I instructed them that the account was compromised and closed. Now they have caused me harm and they have now turned me over to the local Prosecuting Attorney for fees that I didn't authorize. Plus they are unwilling to work with me as I did fall delinquent. This complaint will also be submitted to the FTC as well as the state's Attorney General and private counsel.

Charged an illegal interest rate of over 100 %. In 2016 alone, I've been charged over {\$1100.00} on an original loan amount of {\$1200.00}. These interest rates were not fully disclosed until the loan was finalized.

Someone claims I owe {\$790.00} for a payday loan thru XXXX. I have not taken any payday loan from this company and this is the second time someone has reached out to me regarding a balance I owed over 3 years ago.

I had a payday loan with CashNetUSA online about four years ago. I had to close my account due to other issues. I did contact CashNetUSA with my updated bank information but they never updated their system. I was sent to at least XXXX different collection agencies that threatened criminal action against me. This part ended about one year ago.

Recently I received an e-mail from CashNetUSA stating I would be receiving a refund for XXXX. I received the check dated XXXX/XXXX/2016 for XXXX from Enova. When I deposited the check into my account it was returned for non-sufficient funds and my bank charged me an additional XXXX dollars in fees.

I live in Washington State. I have attempted to contact CashNetUSA through their website but it won't let me log in or update my password. I have attempted to call but the customer service rep I get has such a thick foreign accent that I can not

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response



Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Moneyguard LLC

MO

650XX

Web

Mobiloads, LLC

IN

462XX

Web

Servicemember

Halsted Financial Services, LLC.

CA

923XX

Web

Enova International, Inc.

WA

990XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/22/2016	Closed with explanation	Yes	No
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Consent provided	07/08/2016	Untimely response	No	
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Consent provided	06/29/2016	Closed with explanation	Yes	No
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Consent provided	06/23/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1856694

2001373

1985950

1981171

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/23/2016

Payday loan

Payday loan

06/21/2016

Payday loan

Payday loan

07/07/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

understand him.

I am not sure if I qualify for the legal action taken against Enova/CashNetUSA as I do live in Washington State and did so when the loan was taken. I am not a member of any branch of the military. I need to know why they would send me the refund check and then not have the funding in the account to cover the checks.

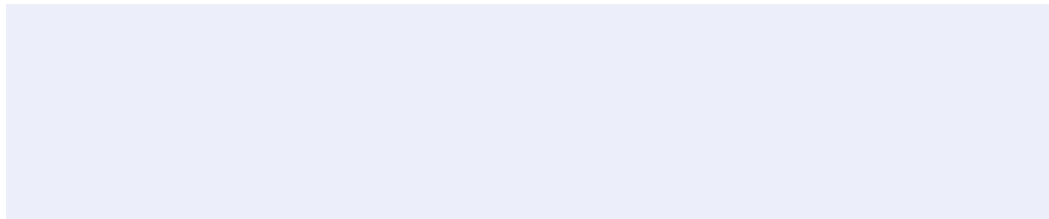
I had gotten a loan from Castle Payday and paid it back on the agreed upon date. Then, I took out a second loan with them a few months later for the same amount. As I was going through the verification, the rep confirmed the date it would be paid back, with the agreed upon interest. Then, she told me if I preferred, I could make weekly payments instead of the lump sum I agreed to. She neglected to inform me that if I chose to do that, all the payments would go to interest only and none would be applied to the principle. When I made what was I thought the last payment and called in to confirm that, I was told that I had been making interest-only payments and that I still owed the full amount on the principle. I refused to pay anymore as I felt as though I had been scammed and I had paid what I originally agreed to. Now it's in collections and they have threatened me that I would be prosecuted for defrauding a financial institution. This company has several things on my credit that I feel are inaccurate and I do n't know what to do now.

I received a loan from bigpicturepayloans, that was listed as a installment loan, borrow XXXX payback XXXX, I was not advise of the interest rates or that they would be charging my account XXXX dollars a month. interest rates of 900 percent, this was not advise to me. I did not see this when I signed the agreement. Please help. XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX Ga XXXX

I took a loan with Big Picture loans. They were supposed to deduct the first payment on XXXX XXXX. I checked and it was not done. I called to ask why and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

SC

293XX

Web

Big Picture Loans, LLC

GA

302XX

Web

Servicemember

Big Picture Loans, LLC

NJ

087XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/23/2016	Closed with explanation	Yes	No
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Consent provided	06/25/2016	Closed with explanation	Yes	No
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Consent provided	07/08/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1982097

1977500

2001781

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

they said they did attempt to deduct it but my bank denied it saying I stopped payment on it. I checked with the bank and no such thing happened. They then said they would deduct starting XXXX XXXX. No deduction and today I get a message again saying that my bank denied it and that I had stopped payment on it. This is totally incorrect. I feel these people are taking me and eventually will tell me I am past due when they are obviously not deducting the monies. I am not going to contact them again this time as they are lying. My bank said no attempt was made by them to deduct monies and there is no record that I stopped payment. They already want to charge me {\$30.00} for being late when I am not late it is their fault. These people need to be stopped.

I took out an online loan with AVANT in the amount of XXXX simple interest being charged at 35.9 %. I live in the state XXXX. Avant later posted rates for the state with similar score and profile as mine in the amount of 29 %. I requested information from AVANT on how my rate was determined. The request was made by phone. I made a second request, and subsequently a third request. I was told it would take 45 days to respond. I called on several occasions and asked to speak to a supervisor. I did not receive a call back and AVANT sent me a response after the 3rd request over 60 days later regarding an answer to my question, how was my rate determine. The answer by AVANT referred only to it is determined by the computer system. I re-applied for a refinance to lower the rate recently with AVANT. My credit profile is stronger, my debt lower, and my payment history has been excellent the past 6 years. In order to refinance, AVANT states you have to take out an additional {\$1000.00} above the current amount of your outstanding loan. I was denied the ability to refinance to the lower rate. Again, rates posted are lower than the rate I was given. Avant does n't respond to the borrower 's, effectively nor timely. The underwriting process to determine rates is not systematic and fair.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Avant Credit Corporation

MI

483XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/08/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1972676

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/21/2016	Payday loan	Payday loan
07/11/2016	Payday loan	Payday loan
06/28/2016	Payday loan	Payday loan
06/30/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account	Can't stop charges to bank account
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Received a loan I didn't apply for	Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I called cash fairy loans saying I needed payment lower because hours were cut back at work. They would n't do that. Said loan was based on my income. So I called to get address for them so I can send letter asking not to deduct next payment and I would mail payments. Would n't do that either said I had to get prepaid card and call with information. So I called XXXX bank and stopped authorization of payment but they said they may try to take out under different name. Said I may have to close my account to stop them.

Charged illegal 743 % interest rate. Was n't fully aware of terms until loan had been accepted.

I had a loan for XXXX which interest will XXXX so i pay XXXX off t loan and they still saying I owe them XXXX plus interest wich is XXXX

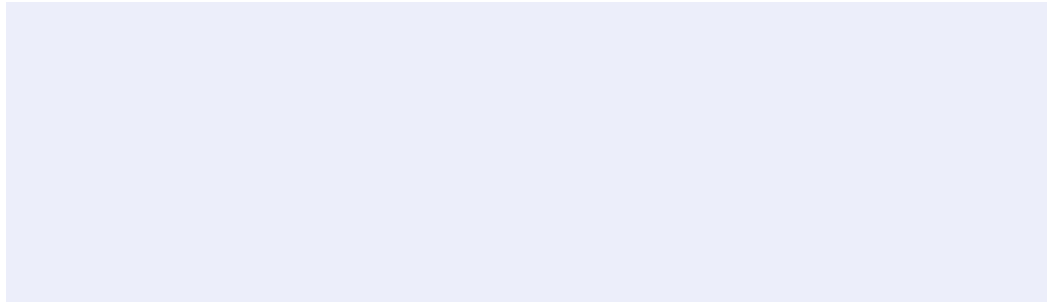
I never received any money from a payday loan company that is claiming we received a loan in XXXX of XXXX and made a payment in XXXX XXXX. An arbitration company called me 6 times in the past week (XXXX/XXXX/XXXX - XXXX/XXXX/XXXX) in an attempt to collect this debt. The source of the call was XXXX XXXX XXXX XXXX in XXXX, Arkansas.

I stated that I suspected the loan was fraudulent, as I had filed for bankruptcy in XXXX XXXX and my bank statements had been subject to intense scrutiny during that time period. The man I spoke to refused to notate that I suspected fraud and instead said I " claimed to have never received a payday loan in my life. " He told me he would not notate my account because having a bankruptcy would " make this all go away. " He told me I had 48 hours to contact them with the case number in order to stop debt collection from proceeding.

I know this because I called back about ten minutes later with the bankruptcy court case # and got a different woman who read aloud to me, verbatim, the notes the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC	PA	153XX	Web	
GVA Holdings, LLC	IN	462XX	Web	Servicemember
Advance America, Cash Advance Centers, Inc.	TX	770XX	Web	
Citi Management Group, LLC	NH	031XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/24/2016	Closed with explanation	No	No
Consent provided	07/11/2016	Closed with explanation	No	Yes
Consent provided	06/28/2016	Closed with explanation	Yes	No
Consent provided	07/12/2016	Untimely response	No	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1977782

2005391

1989691

1993899

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/03/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

man made on the account. She told me that the account had already been closed " for once " and when I tried to get her to notate the bankruptcy court case " for peace of mind " she lectured me on the proper way to deal with fraudulent loans and reiterated that " it all went away when the account closed. " I had to ask several times for her to please put the information on my account before she would do so.

I have contacted my bank to inform them that they should be on the alert for possible fraudulent transfers, as this company had my former address, where I banked, where I used to work, and my husband 's name. I advised them that I thought the demand was fraudulent both because I never received or sent funds to a payday loan purveyor and because I had a bankruptcy open from XXXX/XXXX/XXXX.

I have statements from my husband 's account from XXXX XXXX in case you need to verify that we never made a payment. No other bank accounts were active for us at that time.

I received a phone call at a friends house looking for me and they wanted me to call so I did. They state I have a pay day loan and made two payments, but have a balance. I told them that I have paid it back and they continued to haras me verbly. Then I told them that I have just filed chapter XXXX bankruptcy on XXXX XXXX XXXX and they said not dischargeable, breach of contract. So I called my lawyer and was informed all was discharged and all contracts null and voided. Bankruptcy super seeds it was chapter XXXX federal bankruptcy. Some one needs to stop these crooks fell for it once and lost over four hundred dollars also did a search on them they are loacated in XXXX ma shows some ones house. this says fraud all the way.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

MNE Services, Inc

VA

231XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/03/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1996525

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/22/2016	Payday loan	Payday loan
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07/01/2016	Payday loan	Payday loan
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06/24/2016	Payday loan	Payday loan
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06/27/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Someone continuously calls my home and family members about a bogus payday loan. They are threatening me with sapena and legal threats. In XX/XX/XXXX or XX/XX/XXXX I did take out a payday loan but I do n't remember the name of the payday loan that I used. The people who called me lead me to believe that they were representing the payday loan that I supposedly used. I asked them to send me documentation stating in writing that I owe them money. They said they would send me an email pertaining to the outstanding payday loan. Due to the scare tactic of them threatening to come to my job and constantly calling my family and me numerous times. I set up a payment arrangement. As I was giving them my information they said they can only take credit cards or debit card prepayments. And so I agreed but once I got off the phone with these scammers I looked up their company name that they gave to me over the phone and the internet revealed that the company is not to be trusted. They are scammers. I have 4 prepayments set up starting on XX/XX/XXXX. I am unable to cancel the payment arrangements and /or prevent them from using my debit card or personal information.

I am working with a credit counseling service to deal with my debt issues. The company, Green Pine Lending, is calling before XXXX local time and is also harassing friends.

I thought I was getting a payday loan for {\$400.00} that would be paid off at a total cost of {\$600.00}. The details of the loan were not visible at the time of the loan submission. After the second payment I was able to log into the website to see the fees and the finance charge was listed at {\$1900.00}. Though I have paid {\$600.00} to date, there is still a pay off balance of {\$600.00} due if I want to avoid the full finance charge. That is still far more than I was made aware of at the time of the loan submission. I will attach the document that was available on the website after my second payment in late XXXX 2016.

I received a pay day loan in XX/XX/XXXX. Due to circumstances at that time I was

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bizcorp, LLC	MD	212XX	Web
Sokaogon Finance, Inc.	NM	875XX	Web
Big Picture Loans, LLC	CA	933XX	Web
Check into Cash, Inc.	IN	461XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/11/2016	Closed with explanation	Yes	No
Consent provided	07/05/2016	Closed with explanation	Yes	No
Consent provided	06/28/2016	Closed with explanation	Yes	No
Consent provided	06/27/2016	Closed with monetary relief	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1981132

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1995166

1982144

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1987346

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

unable to pay it back. A collection agency called my daughter 's phone on Thursday XXXX/XXXX/XXXX and left a message stating " they are coming to my house and to my work to drop off paperwork about this overdue debt ". they stated " failure to sign for these papers could cause a failure to appear " and they ended the call by saying " good luck ". I called the number and spoke to XXXX XXXX which I 'm sure is an alias. She spoke very fast and requested a payment of {\$670.00} within 24 hours and if I did not pay that amount would demand payment of double. {\$200.00} every other week for the next 3 months is what she told me I would have to pay. I stated to her that I do n't have that kind of money. I would speak with my mother for help. Which I did, but when I spoke to my mother she asked questions that I failed to ask Sue on Thursday XXXX/XXXX/XXXX. Sue called back on Friday XXXX/XXXX/XXXX during my work hours and left a message. She called on Saturday XXXX/XXXX/XXXX and left another message. She called my daughter 's phone again today Monday XXXX/XXXX/XXXX. I work during the day so I ca n't answer the phone every time someone calls me. I called Sue back before the timeframe of noon like she stated I had to return her call. I asked if I could have a copy of the loan information mailed to me before I made any payments. the year is now XX/XX/XXXX and the loan is from XX/XX/XXXX. Sue did not like that at all, her mood went from positive to negative in seconds. She raised her voice, her tone was aggressive, she talked over me, made statements that were untrue. I felt she was threatening and harassing. She said I made a verbal agreement and that I admitted to the debt. She refused to send me anything. She said contact the original lender for paperwork I questioned why she is refusing since her collection company is the place requesting the payment. She still refused. She also refused to give me the address and name of the legal courier company that was threatening to show up at my work. She even said they went to my previous address but could not tell when they did. She avoided

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/03/2016

Payday loan

Payday loan

07/10/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

answering any of my questions. I asked who she worked for and all she said was del-ray?? She refused to give the address of del-ray. The phone number that they are calling from comes up as un-known caller so I was only trying to protect myself. I told her I wanted to work with them and that was not good enough she stated she was going to proceed with a lawsuit. I said that she was bullying me and the call ended

XXXX XXXX Now supposedly is a pay day loan company. However, payments have been made on time per the paper work that I signed, automatic debits have caused the loan balance to increase. IF you pay a loan, on time every time per the paperwork, your balance should go DOWN, not up. I 've paid for MONTHS. Approximately {\$600.00} on a {\$400.00} loan only to be told my balance is {\$420.00}. How is that even possible when weekly payments are made??????

I was naive about the information I submitted online believing as long as there was a lock locked where the website name was typed in that it was a safe and secure site. I was searching for a loan that I would be able to payoff in longterm small installments. I needed a loan to be able to have enough money to get into a new rental home. I being unaware that these companies shared sensitive information with other companies was contacted through an email that I had been approved for a loan of {\$300.00}. I gave the site my name, social security number, my bank account number and routing number, even my online signature. I was then contacted by an employee who asked me to please go back as he walked me through the steps of repeating all of my private personal information as well as my signature again. I was under the impression that all that I would need to pay back would be {\$390.00} total with interest but that I would be given adequate time to do so either in small monthly payments or after an adequate amount of time until I could pay it back in full. I was shown a payment plan that unless I paid the entire {\$390.00} back within two weeks that I would become locked into a payment plan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC

NC

275XX

Web

Green Trust Cash, LLC

WA

982XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/06/2016	Closed with explanation	Yes	No
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Consent provided	07/10/2016	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

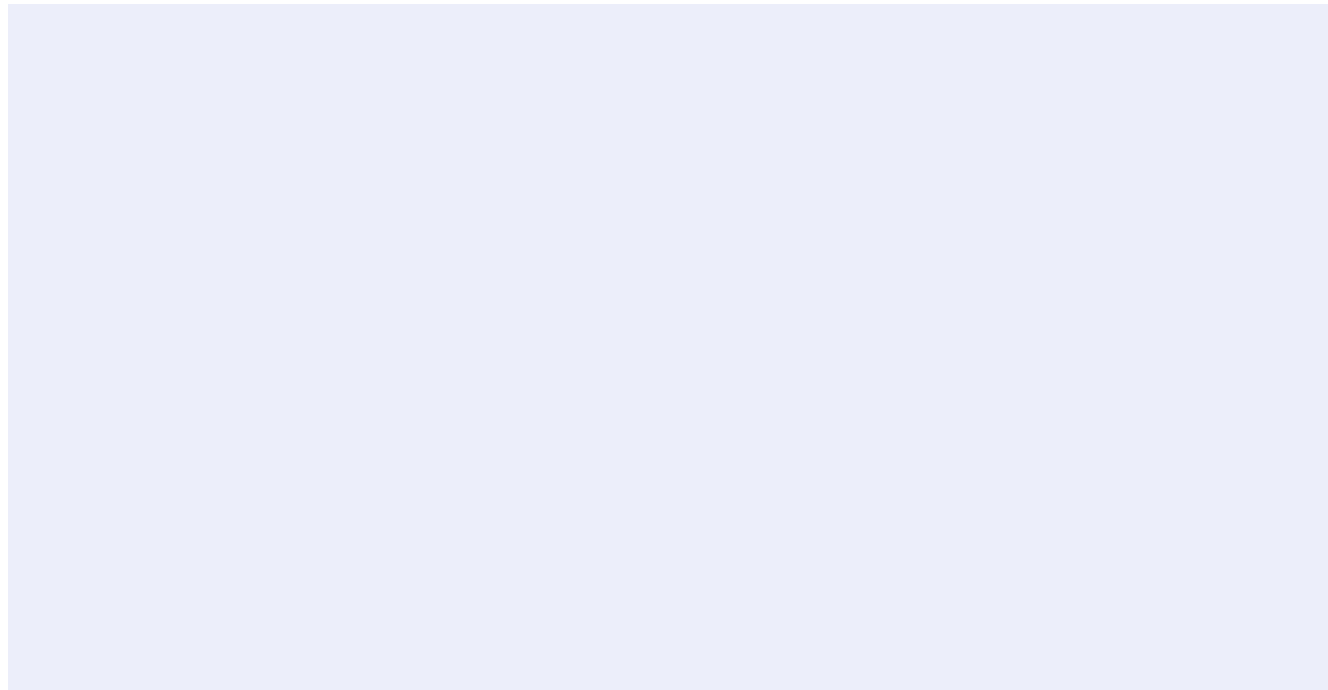
1953160

2005065



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



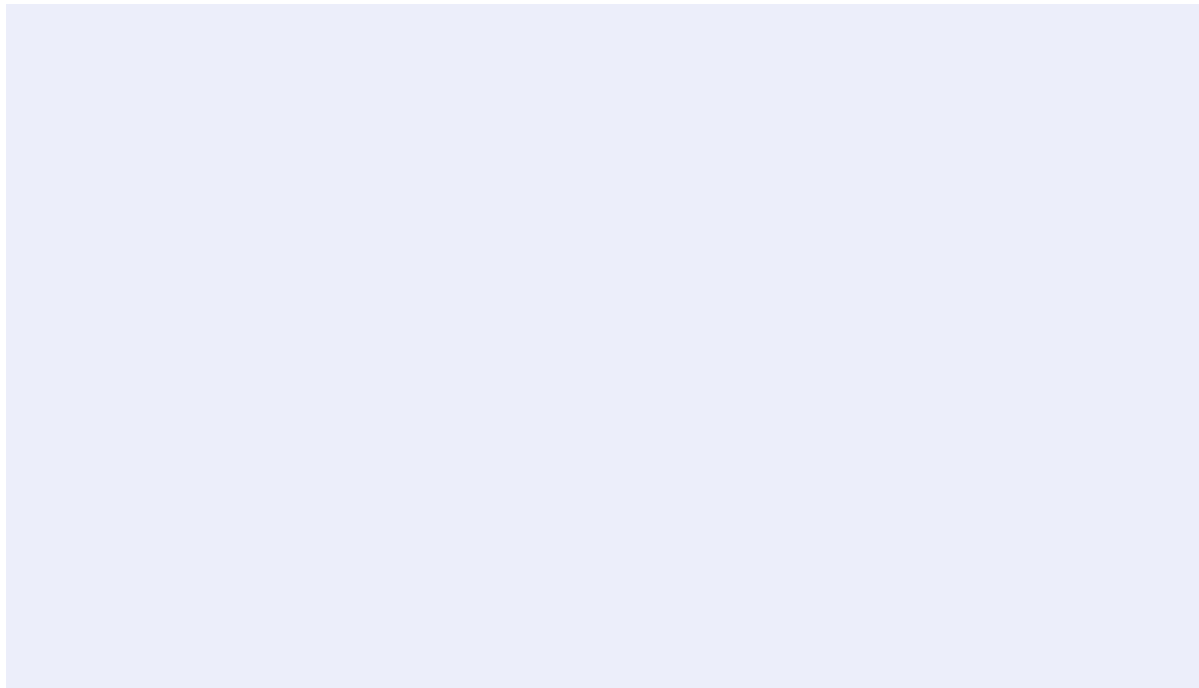
06/25/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

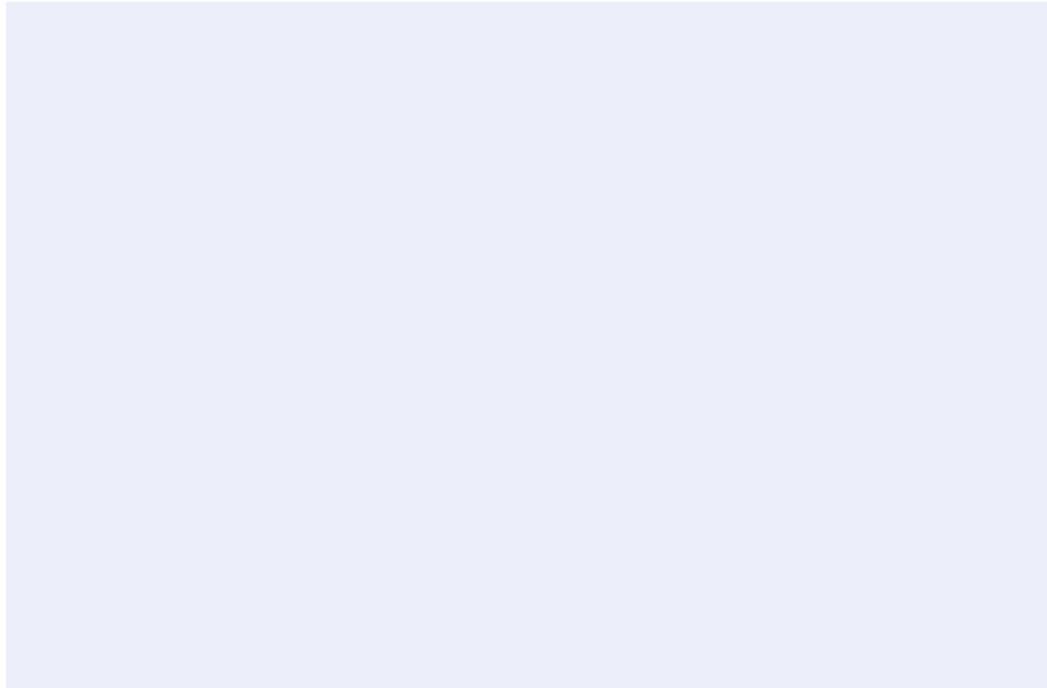
Based on Consumer Complaints

that would start with {\$100.00} being the first payment due within the two week period of receiving the loan. Soon after another payment would be due costing me even more than the first payment and so on until I would end up paying around {\$1600.00} or more total for a {\$300.00} loan. I spoke to a man who is from Student Loan XXXX helping me with a loan in default from 1997 I still owe a very small amount on. I consulted with him about this loan I seem to be trapped in and he recommended that I contact my bank as well as you because he checked out the company and said it has had many similar complaints and that people like me fall victim to this all of the time not understanding exactly what they are getting themselves into and that I also need to protect myself from identity theft because these companies share your personal information to other companies. I was unaware that anyone but me could ever access and take from my bank account. When I spoke to an employee at my bank they recommended that I contact you first and that if anybody were to try to attempt to collect money from my account without my permission that I should then change bank accounts which would be extremely inconvenient but necessary if nothing else can be done.

I recently took out a payday loan from Big Picture Loans online, and I requested to borrow {\$600.00}. I was quickly approved for the money, funds transferred to my checking account on XXXX/XXXX/XXXX and things were set for me to begin repaying two weeks later, on XXXX/XXXX/XXXX. I had understood that there would be a {\$210.00} finance charge in addition to the loan amount (bringing total owed to {\$810.00}) which is quite steep I realized but I was in a desperate pinch, and figured it was the penalty I had to pay for mediocre credit and a quick loan. After receiving an email stating that the entire amount of the loan would be deducted from my account the next day, I called Big Picture Loans in a panic, as I did not have the whole {\$600.00} and did not expect that it was due in one sum, immediately. After the woman on the phone explained my option of pay everything

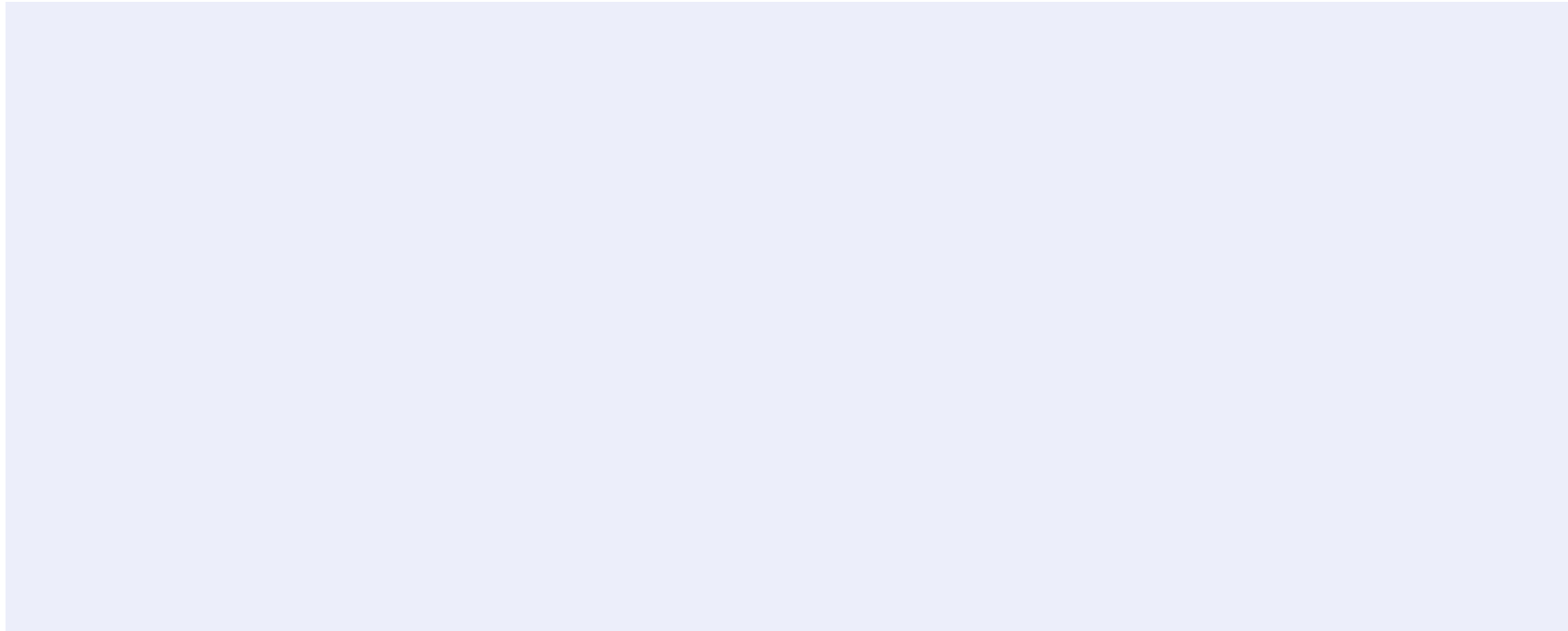
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

WA

981XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

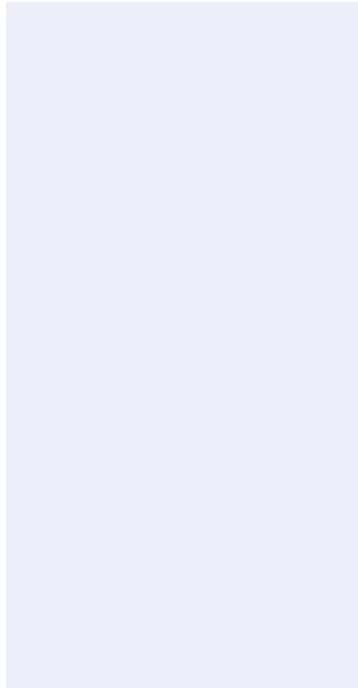
Based on Consumer Complaints

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Consent provided	06/28/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1983747

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

immediately or pay the finance charge only ({ \$210.00}) and be charged another fee for breaking up the payments, I most reluctantly agreed to suffering another one time fee of { \$210.00}. Now bringing my total due to { \$1000.00}! At this point I was frustrated, confused, and very upset as I felt like the company had me over a barrel and had not explained to me or provided any written terms for all of their hidden fees and now I was stuck taking on more debt.

Since my first payment on XXXX XXXX XXXX, I have paid on time thru automatic deductions from my checking account at { \$210.00} intervals every two weeks (total so far { \$840.00}) As of next week, I am scheduled to have the last { \$210.00} withdrawn from my account with my total paid out to Big Picture Loans of { \$1000.00}!

Upon looking at my account information this evening in anticipation of my loan being paid off I was horrified and bewildered to see that Big Picture Loans has me slated for 20 additional payments after what I thought was the pay off amount on XXXX XXXX. My APR is 967.555 %! My pay off calculator indicates I will be done paying for the { \$600.00} I borrowed at the end of XXXX XXXX and my total paid to them will be { \$3600.00}!

I am utterly flumoxed by what these fees and payments they have scheduled are for. I have never been made aware of this exorbitantly outrageous APR, was never communicated with as far as any debt owed to this business beyond the original loan amount, the finance charge, and the additional { \$210.00} charge which even still was for vague reasoning that I did not at the time think to pursue. Never did anyone on the phone indicate or even mention that I would be in a situation where I would be paying { \$3600.00} over the course of a year for { \$600.00} borrowed. Not once was a number of payments mentioned, and not once was it discussed how their finance charges can be accrued. In all of my emails and even my account summaries (which I am happy to attach or forward somehow) the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/09/2016	Payday loan	Payday loan
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05/25/2016	Payday loan	Payday loan
------------	-------------	-------------

06/27/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

wording for finance charge is loose and vague. Things like " pay off your loan quicker and avoid finance charges " but upon looking at my account 's scheduled payments for the next year, there is absolutely nothing delineating what is considered a fee and what is considered the principal loan amount. I genuinely have no idea how to " pay off my loan quicker "I thought I just did.

**please see attached digital files, first is a screen shot of my current log into my account, note it says in plain text : To Pay In Full Loan Amount {\$600.00}, Finance Charge XXXX XXXX Pay off Balance \$ XXXX I am not proud of it, but I have used pay day loans in the past and have never had an experience like this. I am frightened at the prospect of paying these people for the next year and jeopardizing my credit and personal finances.

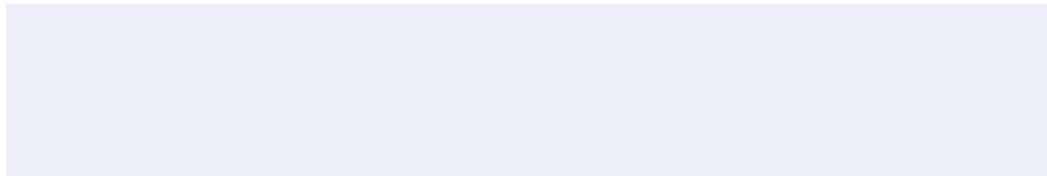
Borrowed XXXX dollars from the lender in XXXX and from XXXX to XXXX I have been charged at this time what I borrowed should be paid back.

They called me to verify that I applied for a loan by calling them. I did not but they had all my information. I asked for information to find out what was going on and they told me to file a police report, They had my social security number but would not give me any details.

I received a call on XXXX XXXX, XXXX at XXXX. I answer it and it 's a man by the name of XXXX XXXX claiming to be from XXXX XXXX mediation firm and has legal documents against me. I ask what they are for and he says its a pending check fraud case filled thru First bank of California in XXXX. He stated that I would be served legal documents at my place of residence or employer and if I didnt accept I would get failure to appear and could have an arrest warrant issued. I told him that I have never received anything in the mail about this debt and havent lived at the address he had on file since XXXX when my grandfather passed and the house was sold. He told me the employer on file and I havent been with them since XXXX. He claimed that with accumulated interest the amount is now at

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

GVA Holdings, LLC	CT	061XX	Web	Servicemember
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GVA Holdings, LLC	CT	060XX	Web	
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CNG Financial Corporation	MI	486XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/06/2016	Closed with explanation	Yes	No
Consent provided	07/09/2016	Closed with explanation	Yes	No
Consent provided	06/27/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1872034

1940968

1986314

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/28/2016

Payday loan

Payday loan

07/14/2016

Payday loan

Payday loan

06/18/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$3100.00 } but the loan amount was for { \$1000.00 }. This is the second time I have received a call like this but the first time it was from a XXXX XXXX through XXXX. He stated he had legal documents on me for check fraud. The amount was for { \$1100.00 } When I spoke with XXXX he had stated that if I could reach the amount of { \$900.00 } within 2 days then they might consider stopping the legal complaint. The payday loan company that is being said as the complaint is Check n Go and I have a contact of XXXX XXXX XXXX XXXX XXXX XXXX that holds the collection and it's not for the amount that the above is claiming either.

Company claiming to be a debt collector keeps calling me and texting me from different numbers stating I have to pay for a payday loan from Advanced America from XX/XX/2013, and that they are going to come to my job and arrest me. They state they are calling from XXXX and I spoke with a gentleman by the name of XXXX XXXX. I have received calls, text messages and voicemails from the following phone numbers : XXXX, XXXX, XXXX and XXXX.

I applied for a { \$500.00 } payday loan online XXXX/XXXX/16.

I later discovered that they are not licensed to do business in my State, which is Alabama.

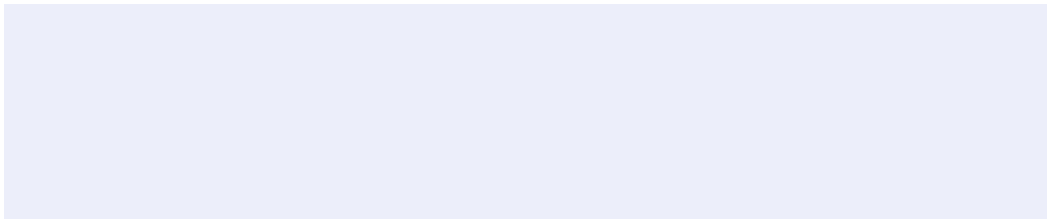
Nor do they meet the loan limits set by the State banking regulator, thus I feel this loan is illegal and prohibited in the State of Alabama.

I sent a certified letter to Check N Go to stop the ACH payments from my account with XXXX (located XXXX XXXX XXXX XXXX, XXXX, OH XXXX) I took the letter into XXXX to show them and they still charged me a { \$33.00 } for a stop check fee. I received the certified mail receipt back from Check N Go acknowledging receipt of the certified letter. Yet, Check N Go proceeded with the ACH authorization requesting payment of { \$1400.00 } and XXXX XXXX let the charge go thru. This left a negative balance on my account and left me with absolutely no money for a week ... no food, no meds, no gas. Nothing for both me and my husband!

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

CA

930XX

Web

Zarvad III S.A.

AL

361XX

Web

CNG Financial Corporation

OH

430XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/29/2016	Closed with explanation	Yes	No
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Consent provided	07/14/2016	Closed with explanation	Yes	Yes
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Consent provided	06/18/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1988105

2012446

1974909

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/24/2016

Payday loan

Payday loan

07/07/2016

Payday loan

Payday loan

06/26/2016

Payday loan

Payday loan

07/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I request a payday loan for {\$1000.00} with BigPictureLoans.com, my understanding was that the amount to be repaid would be {\$350.00}, plus the amount borrowed. BigPictureLoans has attempted to charge me {\$350.00} for several months, making the repayment amount thousands of dollars. This is illegal.

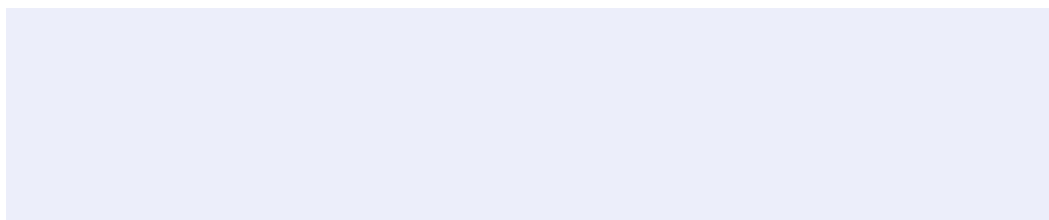
I feel that the interest charged on my account is incorrect because although I make payment outside of my normal due date, it takes DAYS to be credited and interest is charged during this time. As a result of this, I tried to pay my account in full using a credit card because it is supposed to be posted the same day. When I enter my card information, I receive an error and told to call a number. I called the number several times and it is an automated loop. I called another number which is for " alternate ways to make payment ", I am kept on hold for unreasonable amounts of time. I just want to pay this account off and be done.

I applied to Big Picture loans for a loan in the amount of {\$400.00} plus a {\$100.00} finance fee. After I received my money and made my first payment (which was the finance charge) I called to check the status of my balance and I was told it was still {\$500.00}. I just made another payment of {\$100.00} and was told that was a finance charge payment. They told me there are actually XXXX installment payments and I should try and pay more or pay the entire amount. This has me in a loop of trying to pay something off that charges me more than what I borrowed

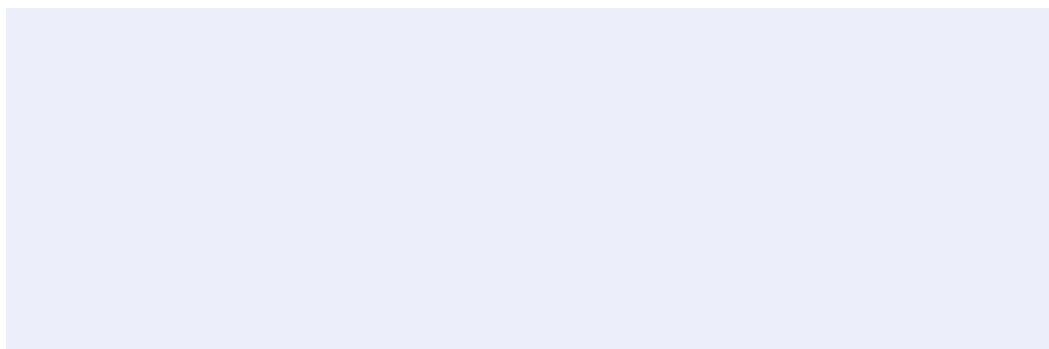
On XXXX XXXX, I applied for a {\$270.00} loan from Rapid Cash (Speedy Cash). It was approved and the confirmation stated that funds would be deposited in my bank account early the next morning, XXXX XXXX. I meant to check at work but I became extremely busy. Since I do not have Internet access at home, I visited the local library to check my bank account. The bank showed that I was overdrawn and no deposit. I visited the website and checked the funding date. It was after

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

FL

328XX

Web

Enova International, Inc.

VA

223XX

Web

Big Picture Loans, LLC

AZ

852XX

Web

Speedy Cash Holdings

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/30/2016	Closed with explanation	Yes	No
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Consent provided	07/07/2016	Closed with explanation	Yes	No
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Consent provided	06/30/2016	Closed with explanation	Yes	No
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Consent provided	07/17/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1983883

2003081

1985665

2015971

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX. PST and it still stated that funds would be deposited Thursday, XXXX

XXXX. There was a link to change the funding option. I debated this option and since I did not want to incur a return or overdraft charge with my bank, I changed the funding option to " pick up at store " but sent a message to the company telling them of my annoyance with the situation.

Thoroughly annoyed at having to take this extra step to get the money I needed, I left the library at XXXX and ran up to the XXXX XXXX store to pick up my money. I explained the situation to the staff, gave them the confirmation number I had received from the website and then waited. I asked if I could put part of the money on my existing loan balance of {\$87.00} then they asked if I wanted to take out another loan. I said no, all I wanted to do was get the money that was supposed to be put in my bank account this morning but was n't and that I was going to use a portion of the {\$270.00} on the {\$87.00} existing loan. They said that I could n't do that. I said never mind. I can do it online at another time. I just wanted the money and I wanted it before my bus came because I would have to wait another half-hour for the next one. I was also concerned about defraying the overdraft charge because the funds were not in my account when promised.

I deposited the funds they gave me that night, XXXX XXXX, and kept in mind that they had told me there was a hold on a portion of the funds. I figured that when it cleared, I would be able to pay a portion of the existing loan. I called to check my bank account and since I had an automatic payment of {\$120.00}, I did n't think anything was wrong. My bank also made a few automatic withdrawals to cover fees on another account so I could n't tell that anything was wrong. I was going to go to the library after work on Friday XXXX XXXX but it was XXXX that day and my bus was late. The heat was getting to me so I went straight home.

I went to the library on Saturday, XXXX XXXX to make a payment on the {\$87.00} loan with Rapid Cash. It was then that I found that I had another {\$200.00} loan on

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/18/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I am having problems with a payday loan. Yes, I took out the loan over a period of three years and paid an enormous amount of interest and loan fees. I have been threatened with felony charges for a check you have to leave them until the loan is paid back. I ran into financial problems and moved away from XXXX XXXX, Texas. The collection department told me I needed to come up with {\$970.00} or a warrant would be issued for my arrest. I asked them if I could pay it out, and she told me I needed to pay {\$240.00} for 4 months. I told her I was already in a financial pinch and that would be too much, but she said she could n't change that payment. I hung up the phone and did n't call her back.. Advance America is the payday loan company. In three years, I have paid them XXXX dollars, mostly interest and fees. The name of the bank I used was XXXX, XXXX. I really need to know what you can do to help me. Being a XXXX veteran and my wife is XXXX and ca n't work, it has been really hard on both of us. They are charging us for monies owed and checks returned for NSF. Thank you so much for your help, and if you need a copy of our hardships, I have the past 12 years recorded in a hardship letter. With our family, it became borrowing from XXXX to pay XXXX. Presently, my wife is overwhelmed with doctor treatments and more payments ; besides owing over {\$200000.00} to restitutions and college loans.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.	TX	754XX	Web	Older American, Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

07/18/2016

Closed with explanation

Yes

Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2015942

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/04/2016	Payday loan	Payday loan
06/24/2016	Payday loan	Payday loan
07/18/2016	Payday loan	Payday loan
09/07/2016	Payday loan	Payday loan
08/29/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
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Payment to acct not credited	Payment to acct not credited
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Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
--	--

Can't contact lender	Can't contact lender
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Charged bank acct wrong day or amt	Charged bank acct wrong day or amt
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I borrowed the money my financial situation had changed. I made payments, than missed payments now the intetest charges are outrageous. I would like to pay back the loan minus all the interest charges.

So I applied for a XXXX loan and was approved they had deposited XXXX into my account on the XXXX and now the check shows reversed and my account is negative XXXX and when I called they said the money would be depoisted Monday at XXXX with the rest of the money missing

I took out a loan the Leander was taking hundreds of dollars out of my account per month but the debt was not being paid off after several weeks of paying I was told there is an {\$8.00} a day interest rate I do not think that is fair and I know the loan should be paid but now lender is threatening wage garnishment

I have spoken with the actual owner on more than one occasion, and have filed previous complaint here. Theses people will not stop calling my phone. We do not have any loans with them at all. They are continuing to call my phone. I want them to stop harassing me. I will obtain an attorney and sue for harassment if this is not stopped. The owner has assured me on more than one occasion that they would never call again, but they are still calling.

I seen a commercial for CashNetUSA.com and called them in regards to getting a loan to buy a new computer. The first thing that I said to the employee at CashNetUSA was that I do not get my S.S.I direct deposit until the XXXX of the month, and I said " so if you guys try to take the money out of my account before then it will not be there ". I said " So if you guys need the money back before the XXXX, I will have to skip it and not get a loan! " the employee said that would not be a problem and stated that they would make a note of it on my file! got a loan of XXXX, bought the computer, and even paid them in full one day early. Well, that hurt me even worse than I originally anticipated and cut in to my grocery money, and a couple other bills. So the next month, I got another loan, for the same

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company can't verify or dispute the facts in the complaint

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial	MD	210XX	Web
Banco Popular North America	MA	018XX	Web
WLCC	MI	482XX	Web
Cash Express, LLC	TN	377XX	Web
Enova International, Inc.	CA	933XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/06/2016	Closed with explanation	Yes	No
Consent provided	07/11/2016	Closed with explanation	Yes	No
Consent provided	07/18/2016	Closed with monetary relief	Yes	No
Consent provided	09/07/2016	Closed with explanation	Yes	Yes
Consent provided	08/29/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1996936

1983428

2016551

2098263

2086679

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



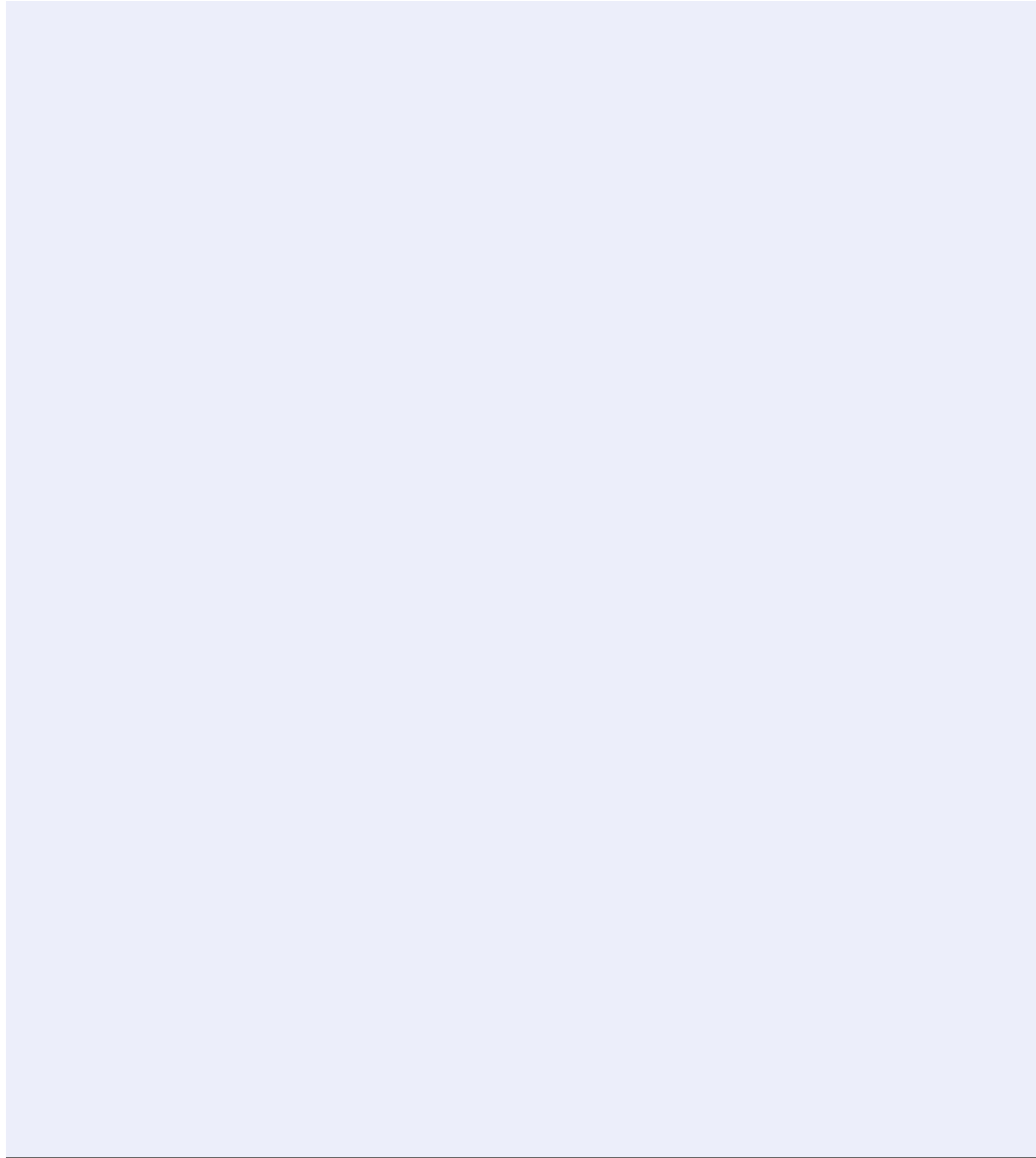
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

amount. The problem I had with them is that they tried to take the money out of my account on the XXXX of the month even though the employee promised they would not try to take the money before the XXXX because it obviously would not be there. The next morning I found out that CashNetUSA had tried to get the money out of my account BEFORE the XXXX, even though when I opened an account with them I made it clear that I would have to pass on the loan if they needed the money before the XXXX. In fact, when I called them to complain that morning the CashNetUSA employee said " Oh yeah, you did tell them that you did not want the loan if they needed the money before the XXXX ... it is written right here in our notes! " To make a long story short CashNetUSA claimed they never got their money and so I thought that the reason I was missing so much money was that Wells Fargo charged me some outrageous penalty for CashNetUSA trying to take the money out a day earlier than they said they would, but it turns out I was wrong, CashNetUSA not only got that money, they added an extra XXXX to it actually, they came back a took it a few days later, but they did something that is not only deceitful and unprofessional, but incomprehensible as well. As you will read below, they took the XXXX not only once but a second time a few days later and as you will read below, much more than that. I can only say that this is so unbelievable and scan less you will be as shocked as I was when I got copies of my bank statements. CashNetUSA literally stole hundreds of dollars out of my bank account, and much worse. here is the rest of the complaint : According to XXXX XXXX records that they sent me in a .PDF file BECAUSE OF CashNetUSA TAKING MONEY OUT on the morning of the XXXX my account went from a positive amount of XXXX to a negative amount of XXXX after CashNetUSA taking XXXX yet they are still saying that they were NOT paid and have even turned me over to collection agency. They did get the money according to above transaction on the XXXX. It is very important to note that the CashNetUSA employee

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



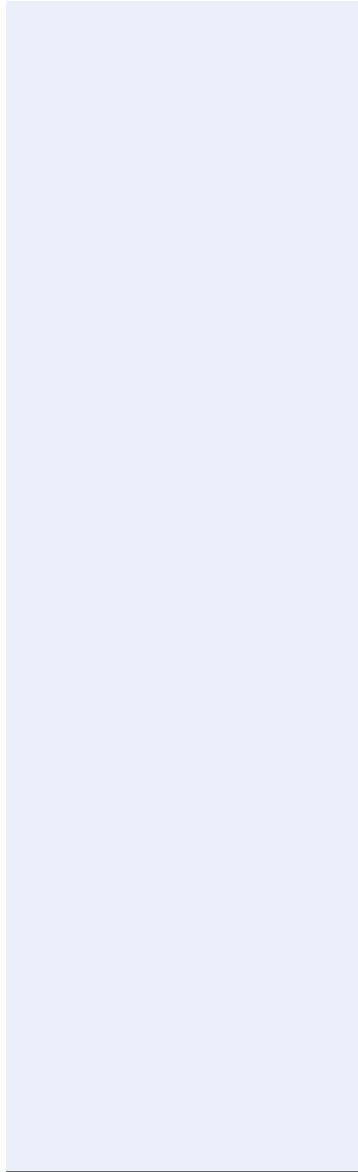
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



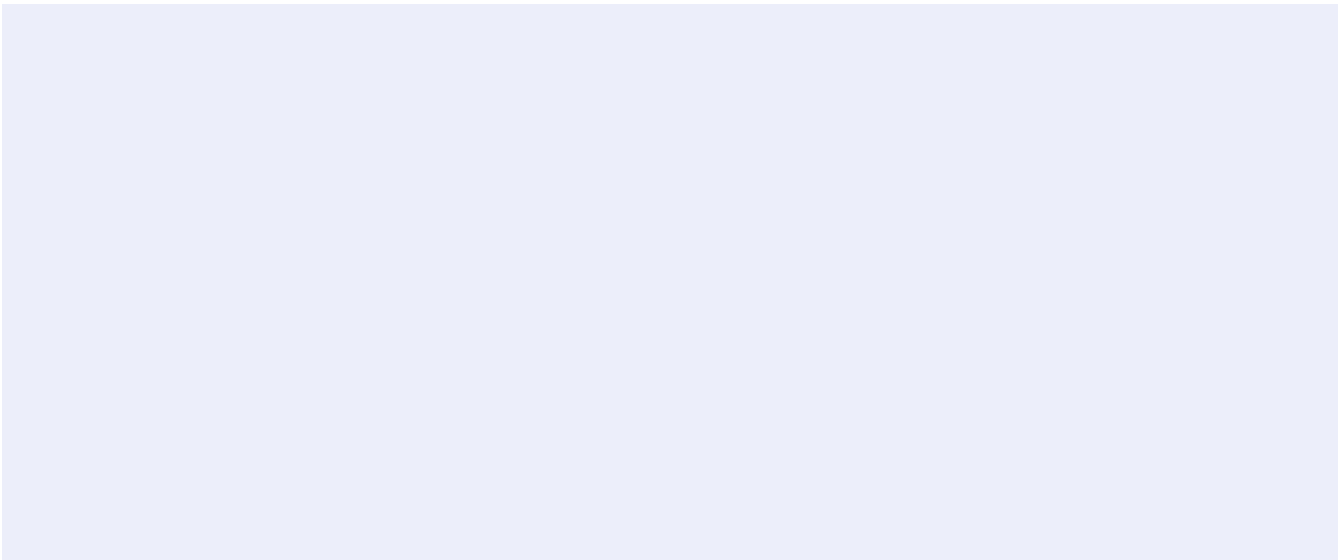
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



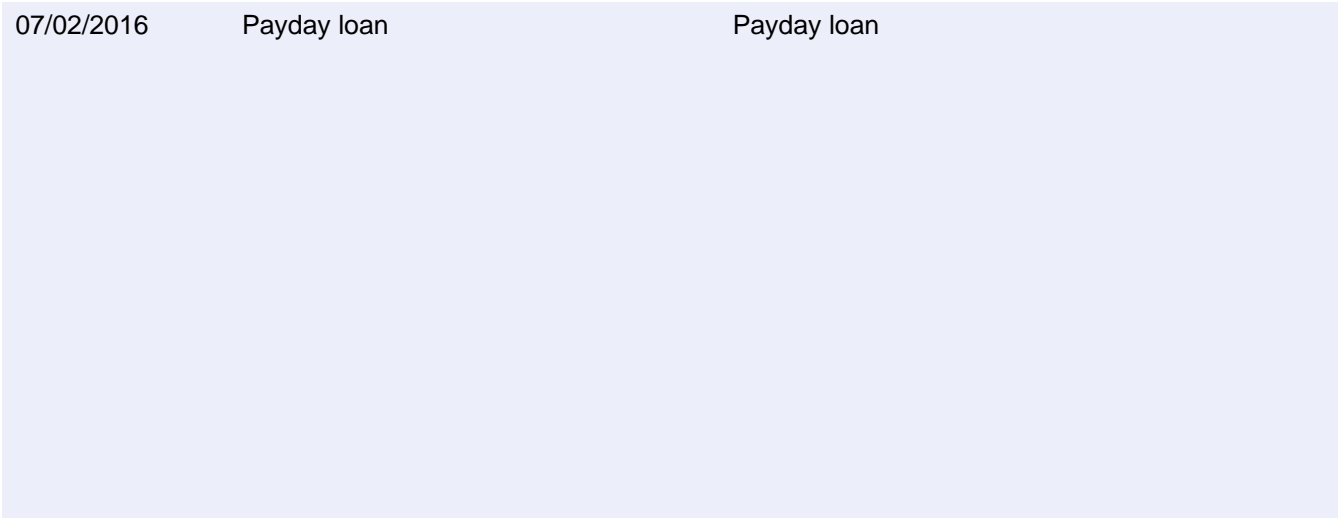
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



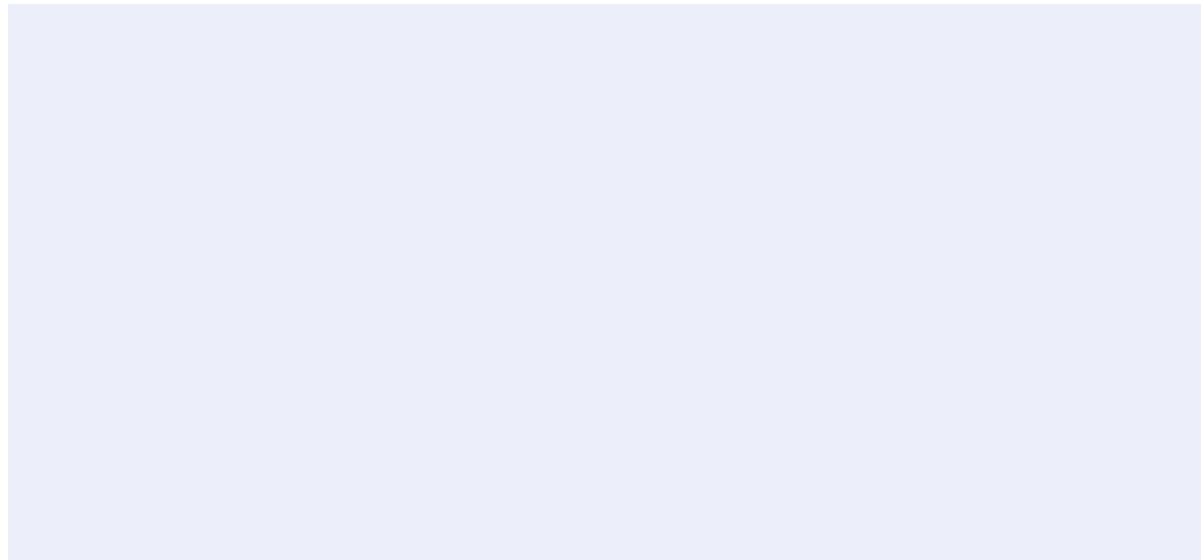
07/11/2016	Payday loan	Payday loan
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07/02/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

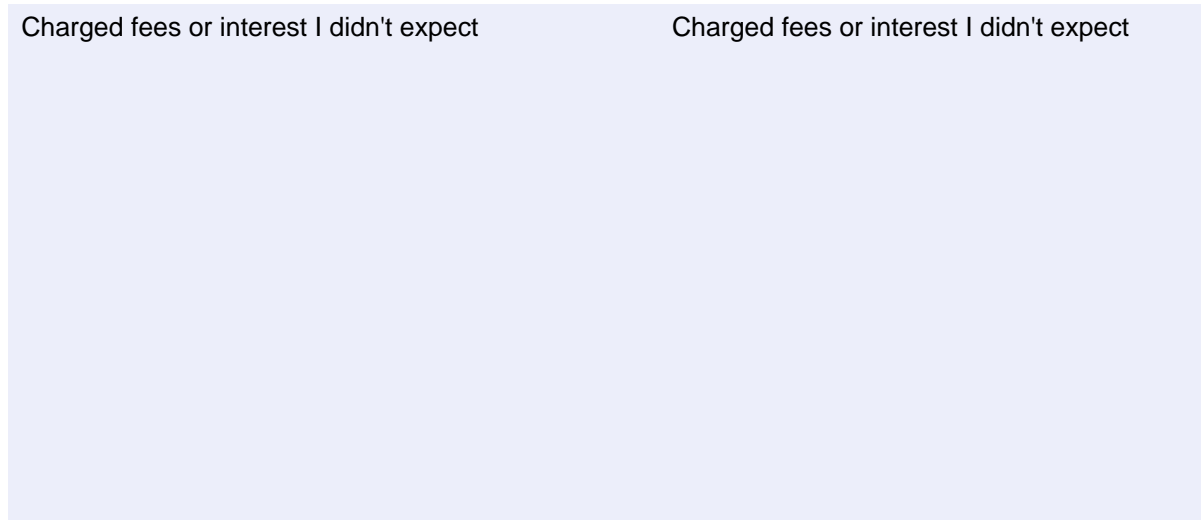


Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

promised me when i called to inquire about a loan i told them that i did not want the loan if they were going to need the money before the XXXX of the month because my ssi does not come until the XXXX. their own records show that we discussed not taking the money out until the XXXX and even their own employee 's admit it is written in their records " do not take money before the XXXX " by them doing so it put me at XXXX i had to pay XXXX on a little XXXX debit card payment to XXXX games due to them putting me in the negative. then on the XXXX CashNetUSA took another XXXX XXXX my balance on the XXXX was good my balance was XXXX until CashNetUSA took the money before the XXXX despite their own notes stating that they promised it would not be taken out until the XXXX when my ssi came.their negligence taking their money a day earlier despite our agreement took me from a XXXX to XXXX on the second i received an email in which they admitted it was their fault for taking the money earl

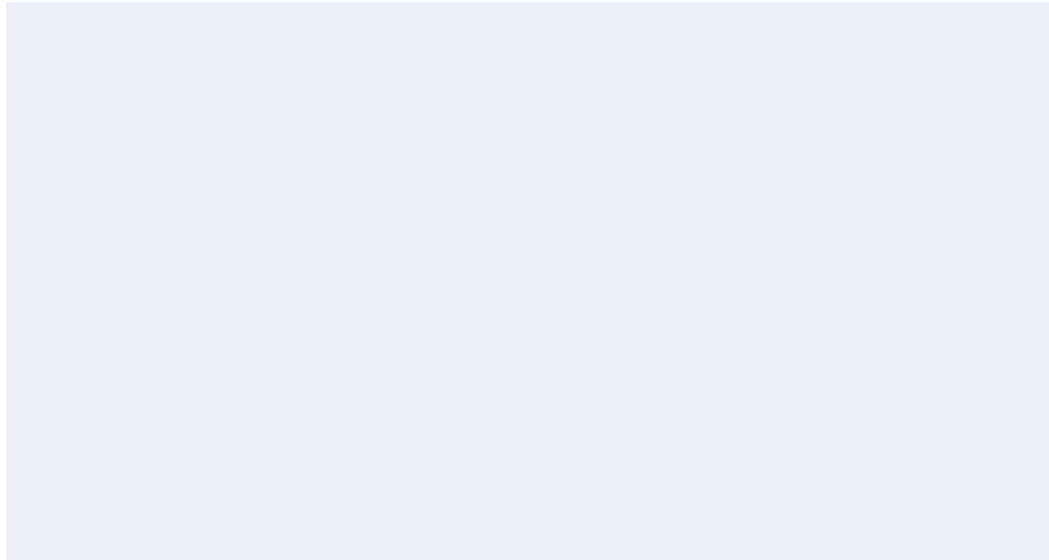
harassment calls at place of employment. Collector must contact me on my main phone line which was provided.

I applied for a payday loan from Big Picture Loans. I was told that I would be paying {\$280.00} in fees with the {\$800.00} I borrowed. I agreed to those terms. I was told they were having a problem with sending me the paperwork electronically.

I thought something was strange when an extra payment was taken out but thought maybe I made a mistake on when the first payment was made. When I received a message stating they were going to take another payment, I checked my account an realized they had already taken too much. I went to their website ([https : //www.bigpictureloans.com](https://www.bigpictureloans.com)) and was able to see the loan document (attached). They 're attempting to charge me {\$6000.00} for an {\$800.00} loan! I 'm a reasonable person and there is no way I would have agreed to that!

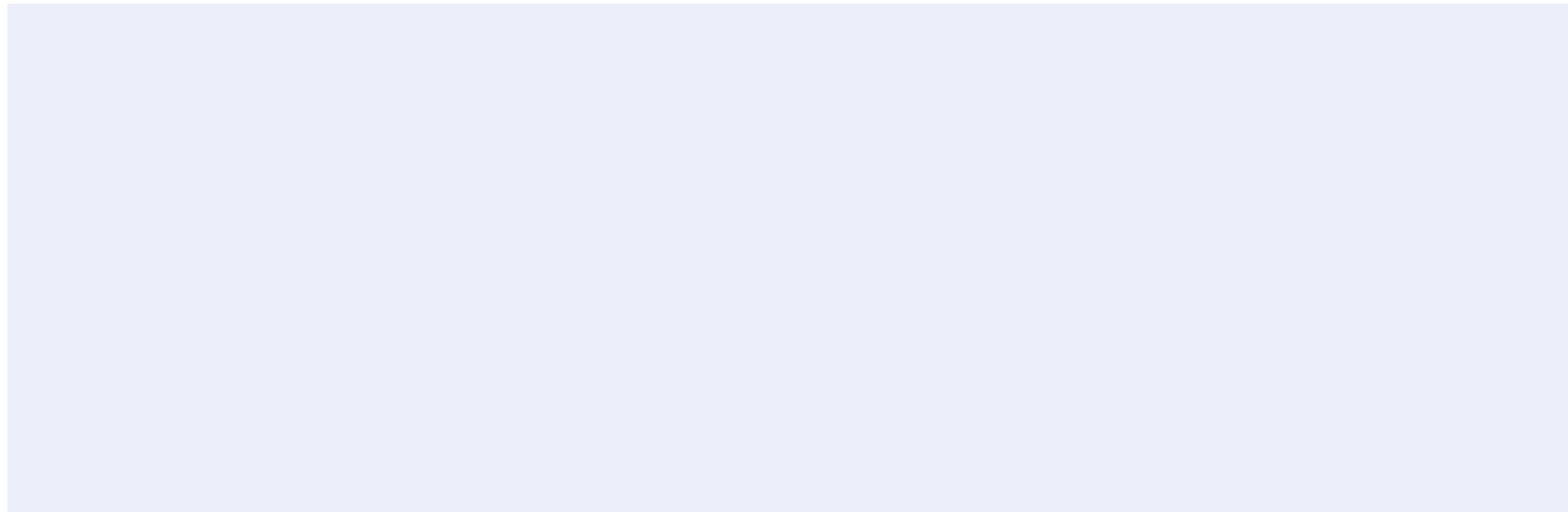
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

774XX

Web

Big Picture Loans, LLC

AZ

850XX

Web

Servicemember

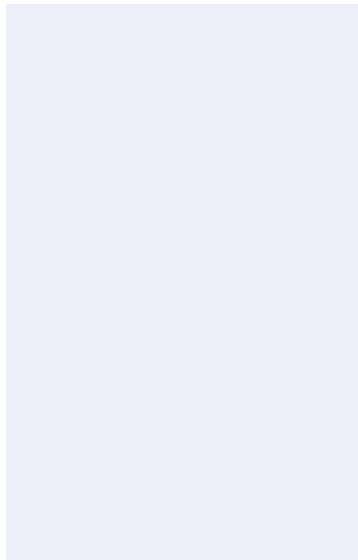
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

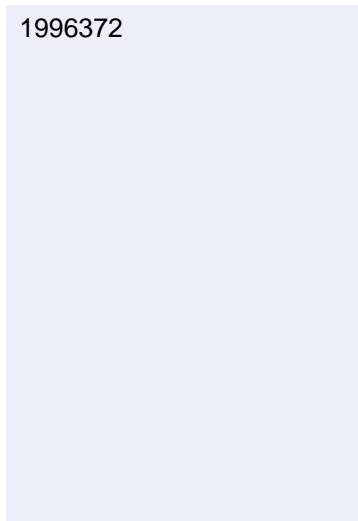
Consent provided	07/11/2016	Closed with explanation	Yes	No
Consent provided	07/06/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2007097



1996372

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/18/2016	Payday loan	Payday loan
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07/15/2016	Payday loan	Payday loan
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07/14/2016	Payday loan	Payday loan
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07/06/2016	Payday loan	Payday loan
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07/08/2016	Payday loan	Payday loan
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07/22/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I received a call that there will be a warrant out for my arrest of I did not pay a delinquent payday advance loan from ACE cash express a few years ago. I was willing to make payments towards the debt however they told me if I did n't pay half of the full amount or {\$500.00} then I will be arrested. Since the loan I have moved a couple times and have had a change of numbers this is the first time I am hearing of this and am being given little to no time to respond or make payment arrangements. Can they arrest me if I did not receive any information until now?

I received a Pay Day loan of {\$550.00} and could not pay on due date so I started to pay little at a time until I was left only with {\$180.00}, on XXXX XXXX 2016, Advance America deposit my check withdrawing from my account {\$550.00}, I immediately went to the office of Advance America and they told me that 's the way they do business. Question, is this legal procedures? I was planning to take care of the {\$180.00} the end of the month.

I applied for a {\$500.00} payday loan online XXXX/XXXX/16.

I later discovered that they are not licensed to do business in my State, which is Alabama.

Nor do they meet the loan limits set by the XXXX regulator, thus I feel this loan is illegal and prohibited in the State of Alabama.

I have a payday loan and cant afford to pay it back and their going to garnish my wages.

I borrowed a loan from CashnetUSA.net for {\$800.00}. They have added an amount of fees that will total {\$2300.00}, more than {\$1500.00} past the XXXX owned. They have scheduled payments twice a month at XXXX for XXXX payments. This is outrageous!

I received a loan in 2014 that I defaulted on and have now been receiving harassing phone calls to my employer, family and elderly grandparents. This debt collector states that they are a Lawyers Office `` XXXX XXXX XXXX XXXX " and I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company disputes the facts presented in the complaint

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

917XX

Web

Advance America, Cash Advance Centers, Inc.

FL

322XX

Web

BlueChip Financial

AL

361XX

Web

RFNA, LP

LA

712XX

Web

Enova International, Inc.

MO

658XX

Web

Advance America, Cash Advance Centers, Inc.

CA

939XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/18/2016	Closed with explanation	Yes	No
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Consent provided	07/15/2016	Closed with monetary relief	Yes	No
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Consent provided	07/15/2016	Closed with explanation	Yes	No
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Consent provided	07/08/2016	Closed with explanation	Yes	No
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Consent provided	07/08/2016	Closed with explanation	Yes	No
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Consent provided	07/22/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2018091

2014183

2013012

1999299

2004651

2025288

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/11/2016	Payday loan	Payday loan
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07/08/2016	Payday loan	Payday loan
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07/11/2016	Payday loan	Payday loan
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07/10/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

collector states that they are a Lawyers Office `` XXXX XXXX XXXX XXXX " and I have called them back multiple times and representatives have been extremely violent and harassing. These phone calls have been back to back to my employer and are putting my employment in jeopardy. This " Lawyers Office " has threatened my grandparents that I am being sued and only have XXXX hours to respond in regards to this matter. I have contacted the Advance America who has referred me to a debt collector who in correspondence refereed me to another debt collector " XXXX "

Charged illegal interest rate of over 500 %.

I took out a Spot Loan in XXXX XXXX. The loan amount was {\$800.00}. I received a payment schedule detailing that the loan would be completed in XXXX XXXX, XXXX. Looking at my online account balance I still show {\$610.00}. My " scheduled " last payment is on XXXX XXXX and I 'm not even close to paying out this loan.

I sent an email to Spot Loan for a copy of the terms and conditions of my loan and have yet to get a response. In my opinion, I have already paid more than the loan principle plus the interest. According to the payment schedule, I have already paid {\$2100.00} in interest and fees.

Charged illegal interest rate of 585 %

I was approached by a company called big picture Loan 's and was approved for an amount of XXXX but I only borrowed XXXX and I was told that I would only have to pay XXXX back in total and that I will only pay around XXXX a month until it 's paid off but the first 2 payments that was taking out my account was for XXXX dollars so I called and the lady told me that I will be paying that for the first five payments for a finance charge and that none of that will go toward my principal and I was not informed of any of this at the time I did the loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial	IN	462XX	Web	Service member
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BlueChip Financial	GA	300XX	Web	Service member
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Big Picture Loans, LLC	IN	462XX	Web	Service member
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Big Picture Loans, LLC	MS	394XX	Web	
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Based on Consumer Complaints

Consent provided	07/11/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2005314

2004123

2005535

2005365

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/25/2016	Payday loan	Payday loan
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07/22/2016	Payday loan	Payday loan
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07/12/2016	Payday loan	Payday loan
------------	-------------	-------------

07/26/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and I was not informed of any of this at the time I did the loan

Unknown company contact me and family members in regards to sending paperwork out for signature stating that I will be sued and charged with XXXX criminal charges for unpaid payday loan. Company does not disclose their information or how to respond to this matter.

I 'm being harassed my a collection agency They threatened me with jail time warrant for my arrest My husband called and and they called me a thief a liar and could not do a debt validation to us They tried to get us to wire {\$1100.00} and the collector kept yelling at us and did n't let us talk to resolve the situation and she hung up on us as she threatened with felony warrants and charges The collection agency is XXXX XXXX XXXX XXXX

I borrowed {\$600.00} from BPL and during the initial process I was told that the pay back balance would be {\$810.00} with a monthly installment of {\$210.00} via ACH payment. To my surprise BPL took the installment on every pay cycle that is the XXXX & the XXXX and the overall installment would end in 2017. So far I repaid {\$630.00} and they advised that the pay off is in fact {\$810.00} and the installment would incur fees which was never explained to me at the outset. I consider this evil and would like the Consumer Financial Protection Bureau to help with the following : 1.misleading information about due dates, fees, and total repayment amounts 2.incorrectly stating or implying that the finance fee was a one-time charge instead of an ongoing interest charge.

I missed the payment date a few years back and forgot all about it, they never emailed, never called then all of a sudden today another company called Cash Advance emails me, telling me they are going to contact the police and that i 'm going to jail if i do n't pay them {\$640.00} via a XXXX card. when i asked them why could i not do it with a money order and mail it to them they refused and now they are saying i have to get a lawyer and pay {\$8000.00}. they also refused to allow

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CashCall, Inc.	TX	770XX	Web	Servicemember
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Check into Cash, Inc.	CA	926XX	Web	
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Big Picture Loans, LLC	FL	334XX	Web	
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Community Choice Financial, Inc.	CA	921XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/25/2016	Closed with explanation	Yes	No
Consent provided	07/22/2016	Closed with monetary relief	Yes	No
Consent provided	07/12/2016	Closed with explanation	Yes	No
Consent provided	07/26/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2028194

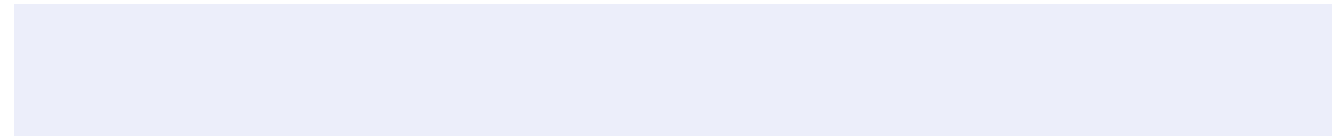
2025159

2008296

2030762

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



06/17/2016

Payday loan

Payday loan

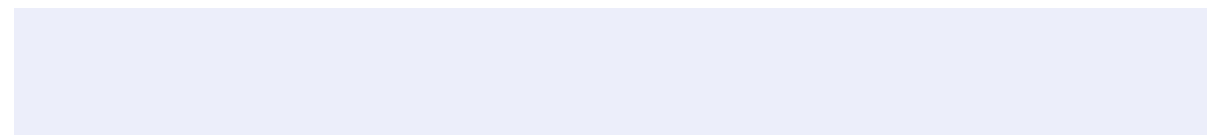
07/09/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

are saying i have to get a lawyer and pay {\$8000.00}. they also refused to allow me to make payment arrangements with the company i took the loan out with (2 years ago).

Its none of the issues i listed it is harrassment that has taken place .Im late on my payday loan which is my fault im now being harassed.prior to being late before that i was on time every time my loan was almost paid off.I did fall behind and had to speak with a lawyer about bankruptcy due to the harrassment i was receiving which i really did n't want to do because of course i wan na pay back the loan but the calls to my job threatening me saying your coming to my job also telling me i didnt pay enough towards my loan i came in and gave what i had.i was going to bring in what i had everyday just to try and get it paid .the harrassment came from lvfinance employer XXXX and XXXX very rude people and i told them dont call My job if im answering your calls.I spoke with XXXX and before he hung up he said im calling your job now which is un called for.Also he told me i will call you everyday which is fine i owe you but to say im coming to your job and tell my supervisor which is breach of privavcy.I wanted to pay back what i owe credit is everything but the harrassment from this man XXXX will not be overlooked i will do all i can to make sure this man is known about.The calls came and i called back but my job do have the calls logged in the system and the head manager does recall the call where XXXX told him they will be at my job if i dont call back which i was working so i could n't call job policy no cellphones on work floor.On my break i called and the nasty amd rudeness was what i endured im 2 weeks late and the yelling and rudeness when all i wanted to do was set something up with him.I did let the best of me come out and yelled back but you get nothing resolved with XXXX people yelling.This company harassed me at my job that 's my main complaint.

I had several payday loans from different companies and for the same amount of money as Big Picture. Those loans got paid off. Big Picture/Castle kept going and

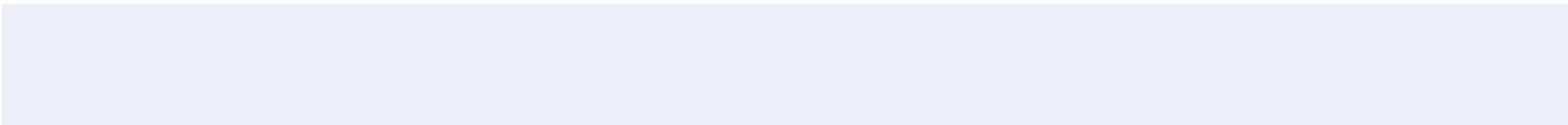
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Carma Enterprises Inc

NV

891XX

Web

Big Picture Loans, LLC

AZ

857XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	07/26/2016	Untimely response	No	
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Consent provided	07/11/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



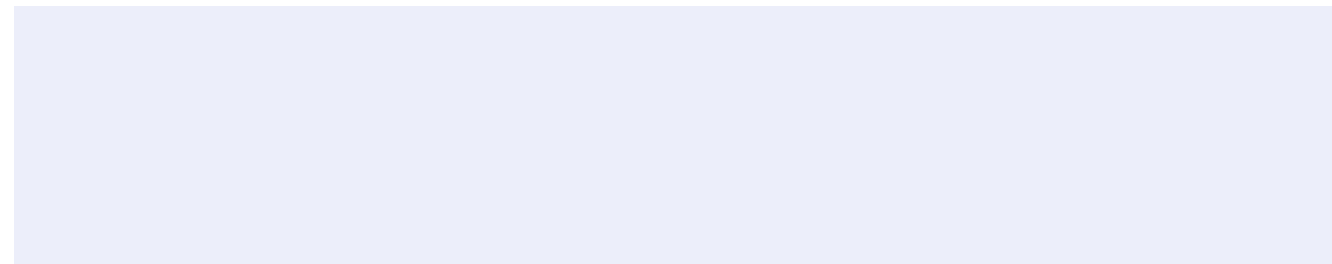
1974038



2005253

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



07/26/2016	Payday loan	Payday loan
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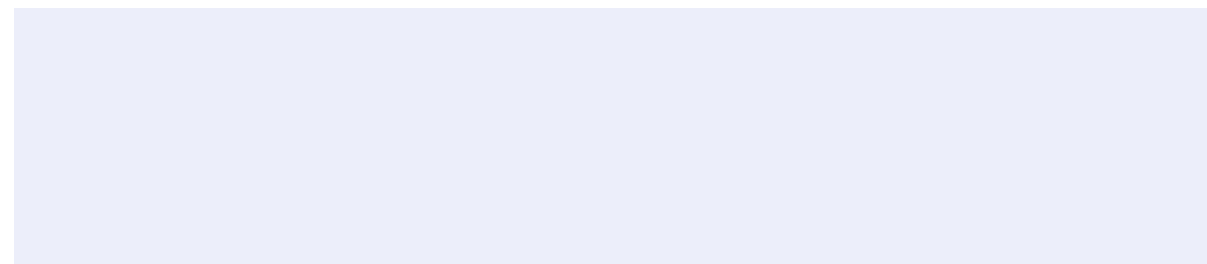
07/09/2016	Payday loan	Payday loan
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07/22/2016	Payday loan	Payday loan
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07/09/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

going. Then XXXX day they texted me that my payment was sent back from the bank. I called back to try and get this solved. They said the text said it was turned to collections. I panicked, the text did not say that. I began to feel something was wrong so I notified the XXXX and filled out a report. In the mean time, they repeatedly call be on my landline and cell phone day and night, every day. They call and then hang up.

Says Case file # XXXX. Email from XXXX XXXX from XXXX XXXX XXXX XXXX. Says I owe for a loan that I did not accept. I was trying to see how much I could get, but did not accept the loan and never received the money. My bank also verified that I did not receive any money. They do have all my info. But I did not receive the money and they keep trying to get me to pay for money I did not receive and saying that I will have to go to court if I do n't pay. Says he has all the proof he needs, but as XXXX is my witness, I did not receive the money, I only applied to see what I could get. All I know it as is Cash Advance. This man says he is from the financial crime investigating department attached XXXX Government. I have never received anything in the mail regarding any information about this or from the loan that I supposedly took out in writing by mail. Only email threats to pay for something I did not receive.

I had no idea that I would get charge so much interest on a {\$350.00} loan. I have borrower from Lend up and they dont cost nearly as much as BPL. I have made 2 payment triple the about I borrowed. Please help me!
I have made over XXXX in intrest.

This is closed on my credit due to this company not being able to validate this debt. This needs to be removed as this is not true or accurate information.

On XXXX/XXXX/16 I was approved for a {\$500.00} loan via Big Picture Loans. I was informed that there was a finance charge of {\$170.00}. Everything that I was told indicated that this was a ONE TIME charge that would be paid with the first

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

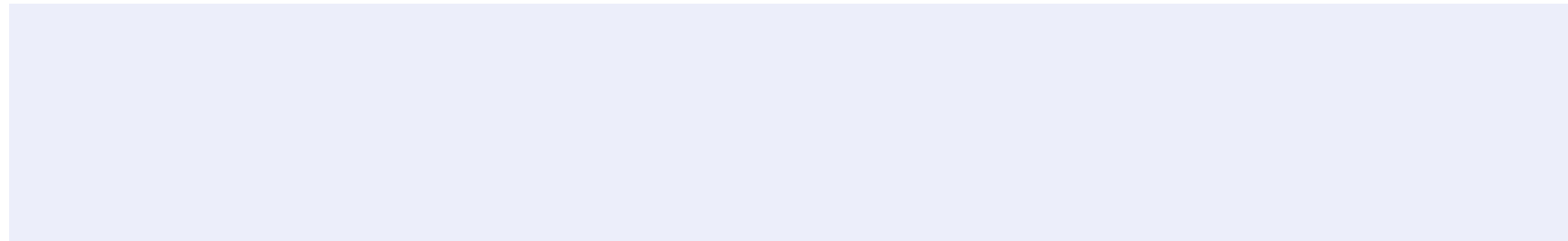
[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



GVA Holdings, LLC

TN

385XX

Web

Big Picture Loans, LLC

AL

365XX

Web

Ad Astra Recovery Services Inc

TX

750XX

Web

Big Picture Loans, LLC

MD

208XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

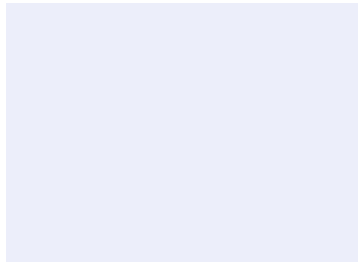
Based on Consumer Complaints

Consent provided	07/26/2016	Closed with explanation	Yes	Yes

Consent provided	07/11/2016	Closed with explanation	Yes	No
Consent provided	07/27/2016	Closed with explanation	Yes	No
Consent provided	07/11/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2030239



2005184



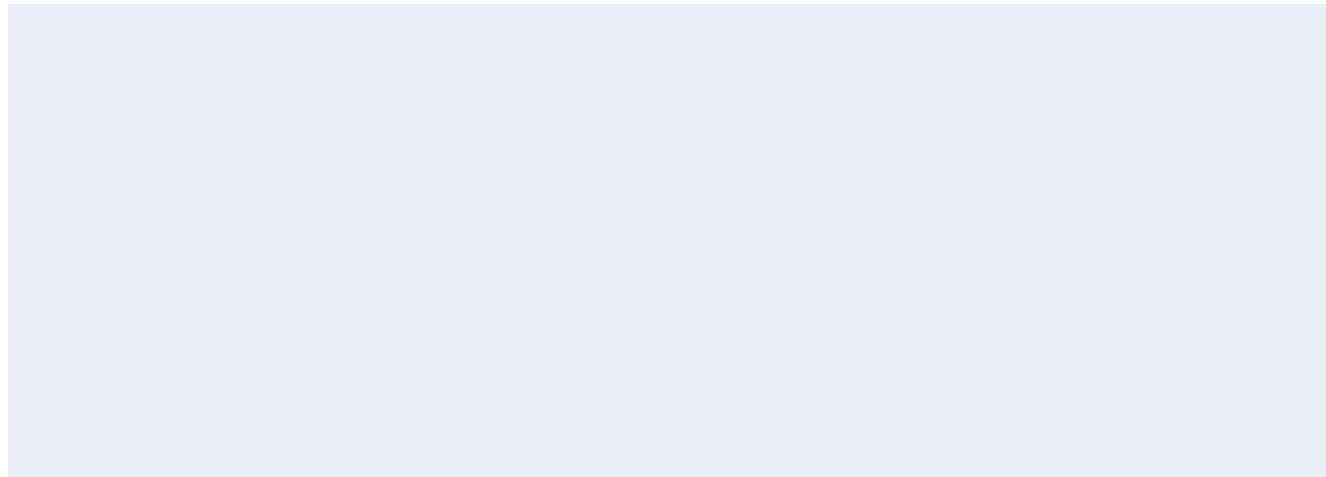
2025844



2004327

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



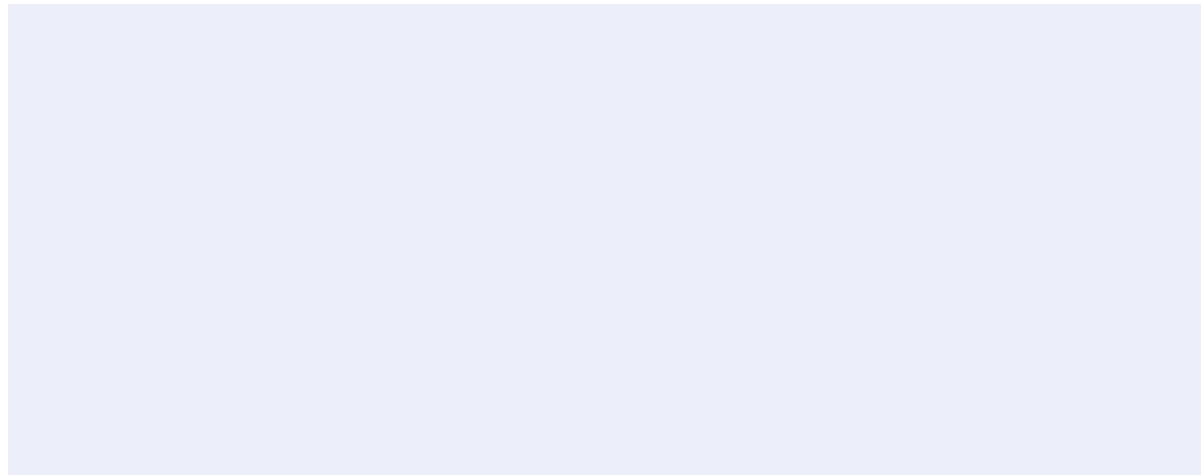
07/12/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

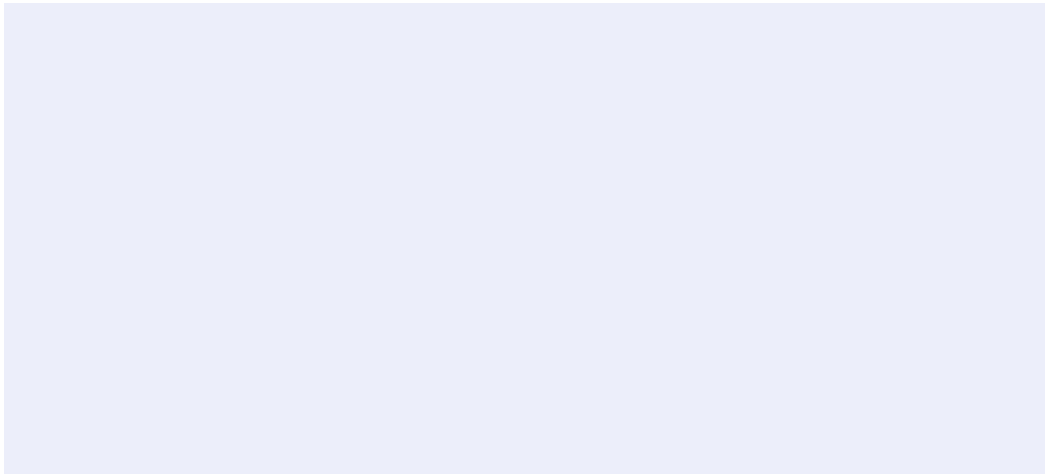
installment payment of {\$170.00} on XXXX/XXXX/16. It was my understanding that {\$170.00} would be debited from my checking account until the loan was paid in full. {\$170.00} was debited from my checking account on XXXX/XXXX/16, XXXX/XXXX/16, and XXXX/XXXX/16. I recently checked my balance and saw that it is still {\$670.00}. Customer service informed me that the {\$170.00} debit was only a finance charge and that no principal had been paid. This is outrageous. I paid Big Picture Loans {\$700.00} in interest with no impact on the principal. I was completely misled. Having taken out the occasional payday loan in the past, I was totally taken by surprise as this has never before happened. This operation should be illegal.

Thank you for your help, XXXX XXXX

I have been receiving phone calls from a payday loan that I do not recall taking out. They say it was drawn from SpotLoan in the amount of {\$800.00}, and was given to me on XXXX 2013. They claim I never made one single payment with would not be the case if I had taken out a loan. Im confused because I have n't heard a thing until the last few days. I called SpotLoan and the representative could not even tell me what account it was deposited to. Its been sold to a third party collection whom has been extremely unprofessional (XXXX). I keep receiving calls threatening me. I work for XXXX and they went as far as to call my job (XXXX XXXX) department to report the debt. On top of the calls from the agency I get calls saying their is a civil complaint against me and garnishment will be sent to my employer. Seems suspicious in nature and high pressure collections. I also told the agency that I would have to look into this claim and she said NO EXCUSES!! I do n't want to hear them. She also wanted me to report my bank info so they could make payment arrangements. I do n't even know this persons name, it was not provided to me. I refuse to be intimidated and harassed in this manner.

Payday Loan Complaints with Consumer Complaint Narratives

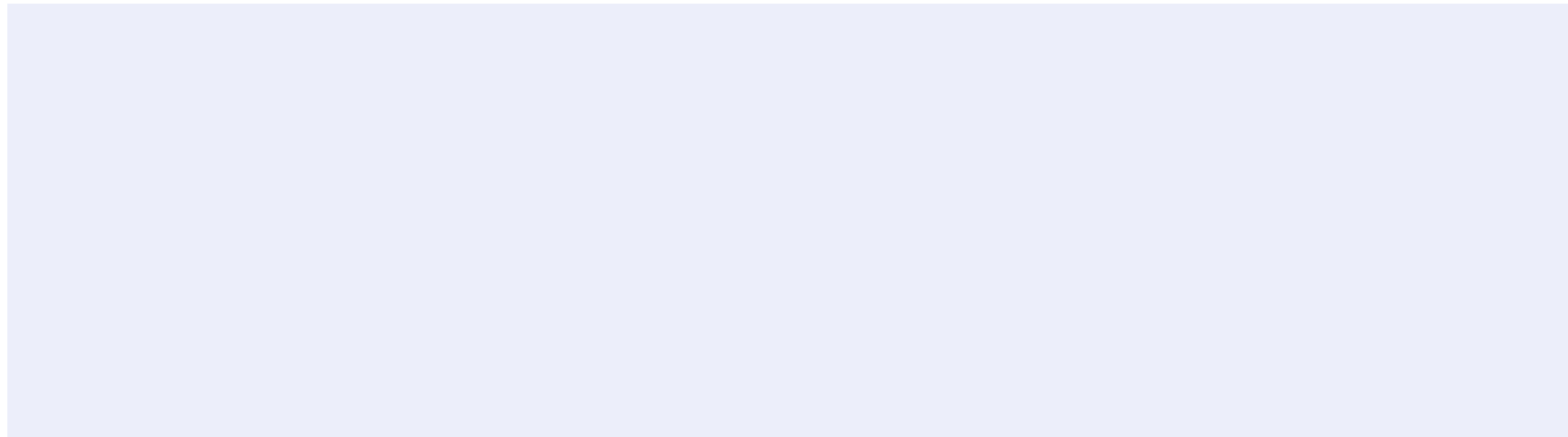
Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



BlueChip Financial

MI

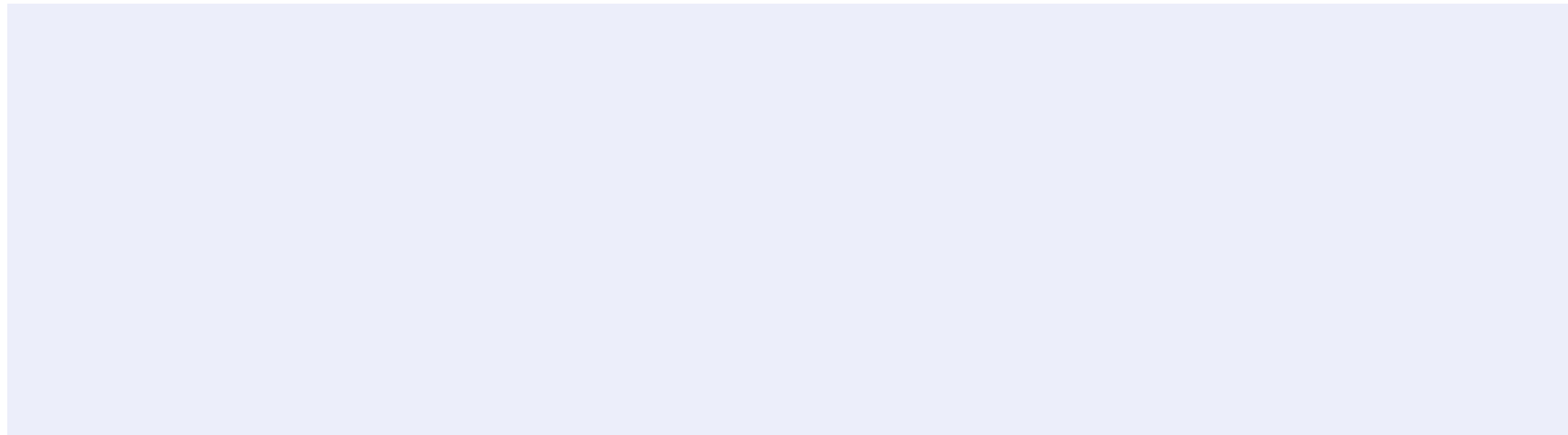
490XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

07/13/2016

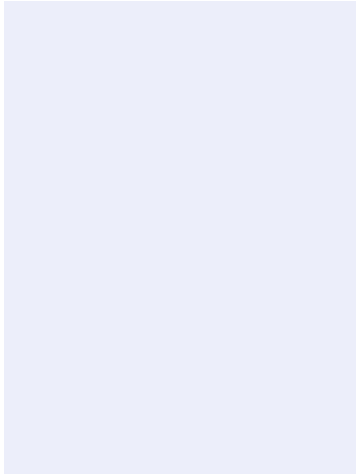
Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2009571

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/13/2016	Payday loan	Payday loan
07/29/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE payday loan said that I owe {\$940.00} but if I paid them now it will be {\$300.00} everytimethe e-mail me it a difference figure. Them me to go and get a XXXX gift card but I will not do it because I think it is a scam.This said them was going to take me to court and then it will be more.

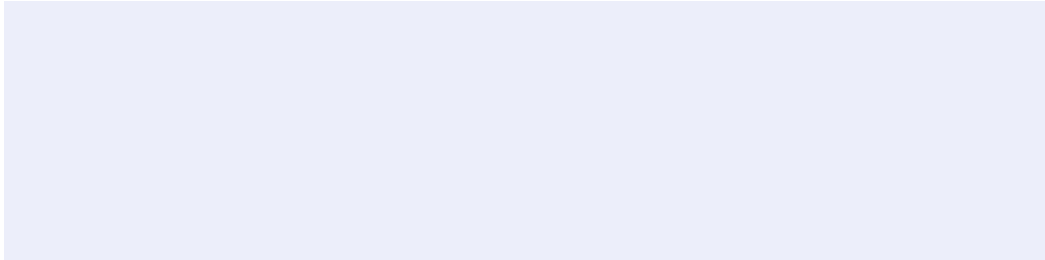
Thank!

XXXX XXXX

I took out a payday loan with Cash Central. Over the last year, I have taken out several loans from them and paid everyone back in full. My situation changed drastically after I took out my last loan. I lost authorization to continue to use the checking account I was using. My checks stopped going into that account as well. I contacted Cash Central to explain to them I no longer had access to that account and see if I had options. I was told " I signed a contract for a single payback, not a long term payback ". I explained to them my situation again asking for assistance. They told me they would continue to try to charge that account. The owner of that account issued a stop payment on CASH Central through XXXX XXXX using the vendor ID. once cash central was notified of the stop payment, they had offices in other states with different Vendor ID 's attempt to run the payment through generating over {\$100.00} in overdraft fees. On XXXX seperate occasions I told CASH Central through their web based assistance option that they no longer had authorization to charge the account on file. They told me I had to call to make that change. I have called twice now and told them verbally the exact same thing and asked for repayment options. Rather than work with me, they lecture me on fiscal responsibility and reiterate that I signed a contract allowing them to charge the account on file untill they are paid in full. Wednesday, I spoke to an agent for approximately 20 minutes explaining to her, yet again, my situation. I told her my intent was to go obtain an pre paid debit card today and call them to begin making payments. She told me, yet again, that they would charge the account on file as

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	MO	640XX	Web	Older American
Community Choice Financial, Inc.	NV	891XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/13/2016	Closed with explanation	Yes	No
Consent provided	07/29/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2010087



2036744

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/05/2016

Payday loan

Payday loan

07/14/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

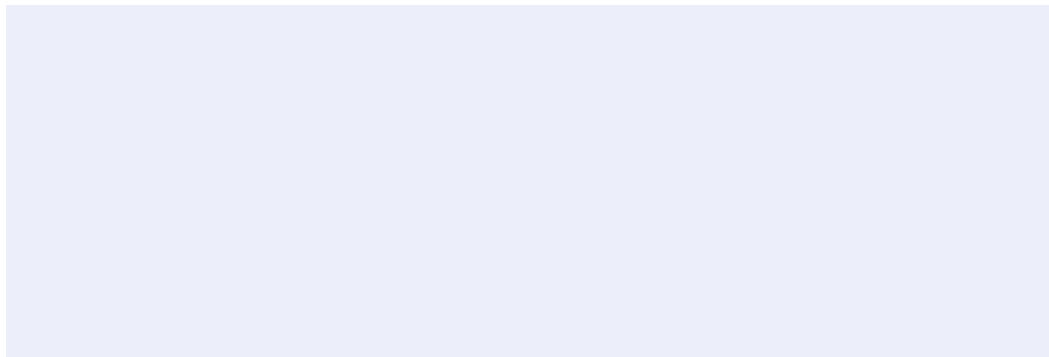
they would not accept multiple payments to pay off this loan. I reiterated to her that neither myself, nor cash central had the account holders permission to charge the account. She immediately began talking about " our contract " again. This morning, I received an email from Cash Central letting me know that I had option available to repay this loan. They sent me this email at XXXX and by XXXX had already tried to charge the account they no longer have authorization to charge. I have now made several attempts to make alternate arraignments to no avail. On each interaction, they talk down to me, they threaten to continue racking up overdraft fees in this account till I pay them and are 100 % unwilling to work with me to resolve this matter. I feel like I now have no other choice but to file this complaint in the hopes that they will stop charging an account they are not authorized to charge any longer.

Received a check for {\$1200.00} from Republic Finance in XXXX, KY that, if signed and cashed, would enter me into a loan agreement with Republic at an APR of 41.03 %. The letter reads " let us help you with school expenses, " but XXXX paragraphs later is advertised as " a pre-approved loan just in time for summer fun! " The letter is signed from XXXX XXXX, Manager at Republic Finance at XXXX XXXX XXXX in XXXX, KY. I do n't know if this violates any specific consumer finance regulations - but it sure should!

I got a mailer - I went in to get a pay day loan which was to be free of interest and fees. I double read the flyer and I was within the guidelines. I go in the lady goes to enter in the code says it does not work calls the district manager and he said it is for returning customers - I had been there before - they would not honor the flyer. I called their executive offices, they told me they would have someone call never did I emailed and called several times and when the payday loan was due they took all {\$300.00} and did not honor the flyer. I passed my XXXX so I do know the difference between a consumer and a customer - I was a returning customer I did

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

RFNA, LP

KY

402XX

Web

ACE Cash Express Inc.

CA

905XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/17/2016	Closed with explanation	Yes	No
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Consent provided	07/14/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1997114

2012778

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/25/2016

Payday loan

Payday loan

06/29/2016

Payday loan

Payday loan

07/14/2016

Payday loan

Payday loan

09/01/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

business with them before they cheated me need to be stopped from XXXX over consumers. I should have paid {\$250.00} instead {\$300.00}

Filed chp XXXX and included all loans, being harassed for payment by XXXX and XXXX. My attorney contacted them to cease and desist. They continue to harass me with emails threatening a lawsuit.

Spotloan.com is an illegal usury interest rate scam that charges 1000 % usury interest rates # XXXX they do not have the license to charge these or make these illegal transactions. they outsourced the account to XXXX XXXX, that has consistently harassed me. (XXXX) regarding their attempt to collect an illegal transaction aand should be charged with elder abuse because I am XXXX years old.

I had applied for a loan from Big Picture Loans in the amount of {\$600.00}. I was told there would be a finance charge of {\$150.00}, which was n't an issue since I was expecting some sort of interest charge to be accrued for borrowing money. I agreed to the finance charge and the loan was processed. After processing the loan, I was provided with the Loan Agreement, where I noticed in the Truth-In-Lending Disclosures there would be additional finances charges for the remainder of the loan in the amount of {\$2600.00} (which was broken down over XXXX payments), totaling the loan to be {\$3200.00} -- this is not what I was expecting when asking to borrow such a small dollar amount and if I were made aware of these fees before the loan was processed, I would have never processed the loan. But unfortunately for me, the loan was processed first, and then the loan documents were available for me to view AFTER everything had been finalized. This is beyond ILLEGAL, and I will proceed with further action.

First and foremost I owe the company. How ever they hired someone to collect the money. He or she contacted me after XXXX and made empty threats to me and said they already made a visit to someone who they scared so bad to pay them.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.

MO

640XX

Web

BlueChip Financial

CA

917XX

Web

Older American

Big Picture Loans, LLC

CA

928XX

Web

Maximum Title Loans, LLC

AZ

852XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

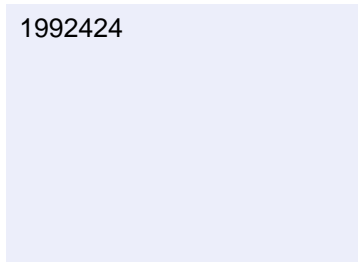
Consent provided	07/25/2016	Closed with explanation	Yes	Yes
Consent provided	07/17/2016	Closed with explanation	Yes	No
Consent provided	07/15/2016	Closed with explanation	Yes	No
Consent provided	09/07/2016	Closed with explanation	No	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2027575



1992424

2013258



2092843

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/26/2016	Payday loan	Payday loan
07/29/2016	Payday loan	Payday loan
07/15/2016	Payday loan	Payday loan
08/15/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX advised when I can pay in full and they continued to threaten met and said only way they leave is me paying or by the cops at my work. I asked not to be bothered at work but they declined and said they will see me the following day.

I received numerous calls stating they were processing a lawsuit against me for cash central and that I would be serve a subpoena to attend court on XXXX of the voicemails I was told if I did n't call back to Watch Out. The debt was about a payday loan that I took out that was sold to XXXX debt collector then that debt collector sold it to national check resolution also go by XXXX recovery services. When I called back the guy I talked to got very rude and aggressive with me as I began to question the matter he said it was because the subpoena was on the way to my house. They told me to give them my credit card number to settle a XXXX loan for {\$300.00} or I will have to pay {\$1000.00} plus attorney fees and court cost. I do n't know what to do because when I called XXXX attorney they tried to look up the company and told me it was a scam and I need to cancel my bank card but I do n't want to do that and end up getting sue for more than I owe.

I borrowed {\$800.00}. I was not been informed of the 800 % interest rate on the loan. I was told there would be a {\$280.00} finance charge/fee, not {\$6800.00} in total payments. I was unable to view the " Truth in Lending " disclosure until after the loan had been processed and funds delivered to my account. Since, they have withdrawn over {\$1400.00} from my account and the amount is scheduled to increase.

I took out a loan of {\$800.00} with the Big picture loan people and was not made aware that the interest was to be 774.350 % .. At this time, I 've made XXXX payments of {\$280.00}. At this rate, the payments I would need to make would result in a total of {\$6800.00} for an {\$800.00} loan.

I applied for a loan online and was denied. I requested for the lender to explain the reason (s) for the denial. The lender told me I was denied because I had an

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

AL

352XX

Web

Big Picture Loans, LLC

FL

333XX

Web

Big Picture Loans, LLC

VA

232XX

Web

Moneytree Inc

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

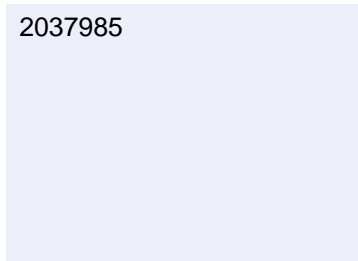
Consent provided	07/27/2016	Closed with explanation	Yes	No
Consent provided	08/02/2016	Closed with explanation	Yes	Yes
Consent provided	07/18/2016	Closed with explanation	Yes	No
Consent provided	09/16/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2029072



2037985

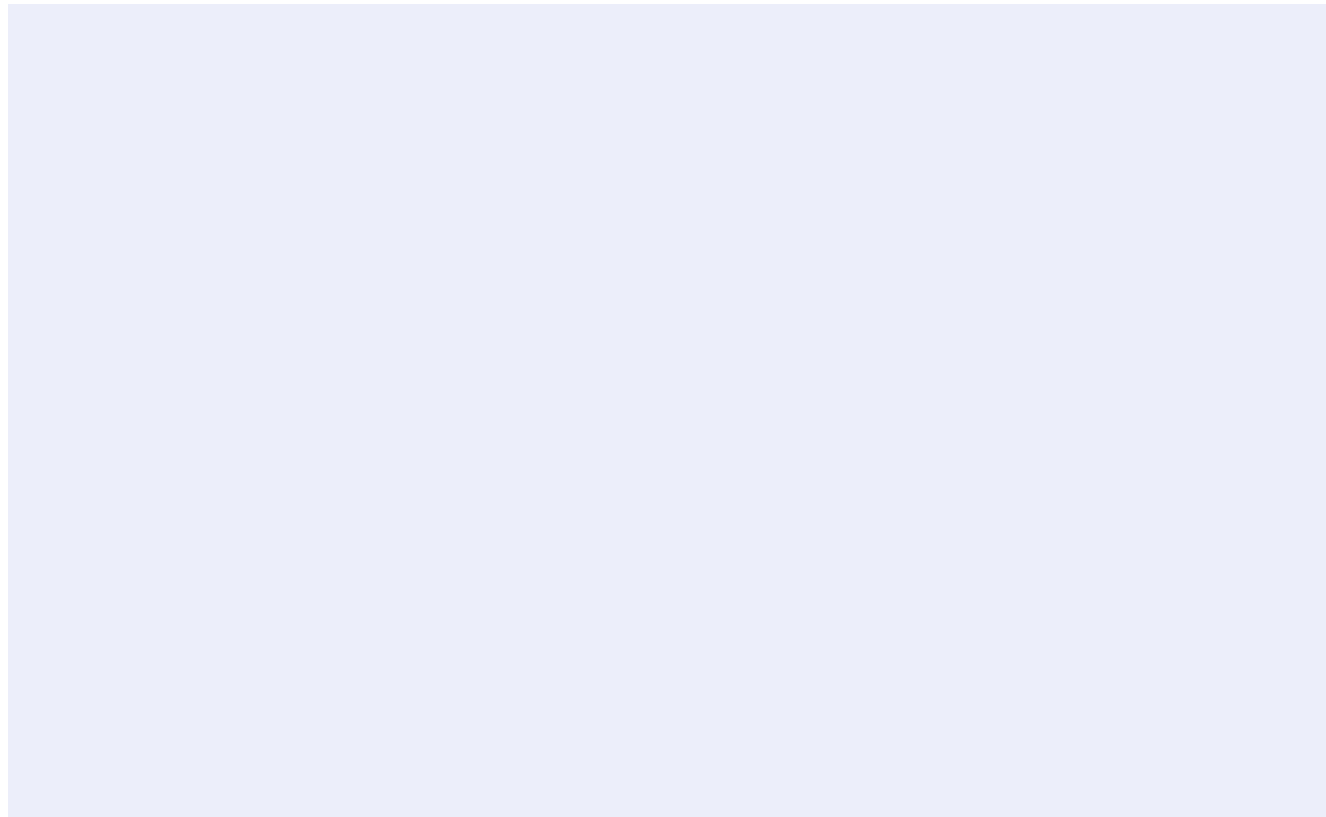
2014024



2063476

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



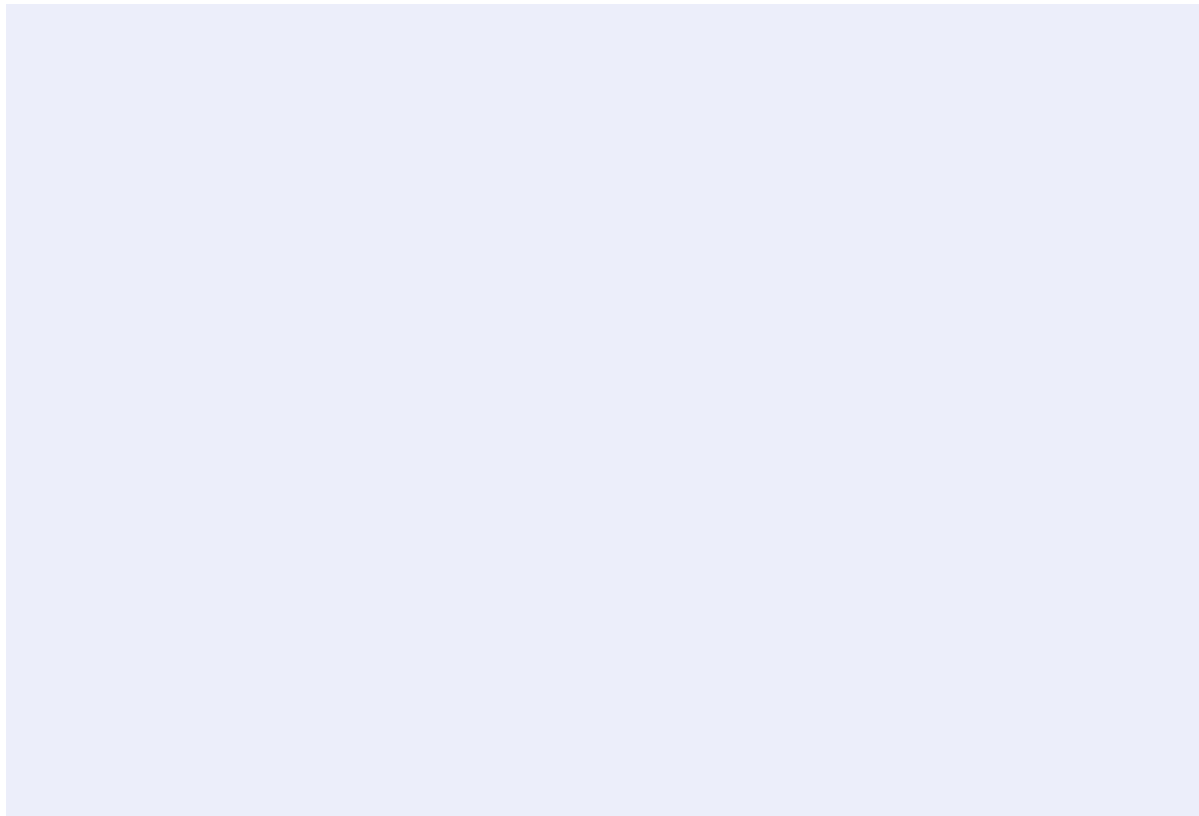
07/14/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

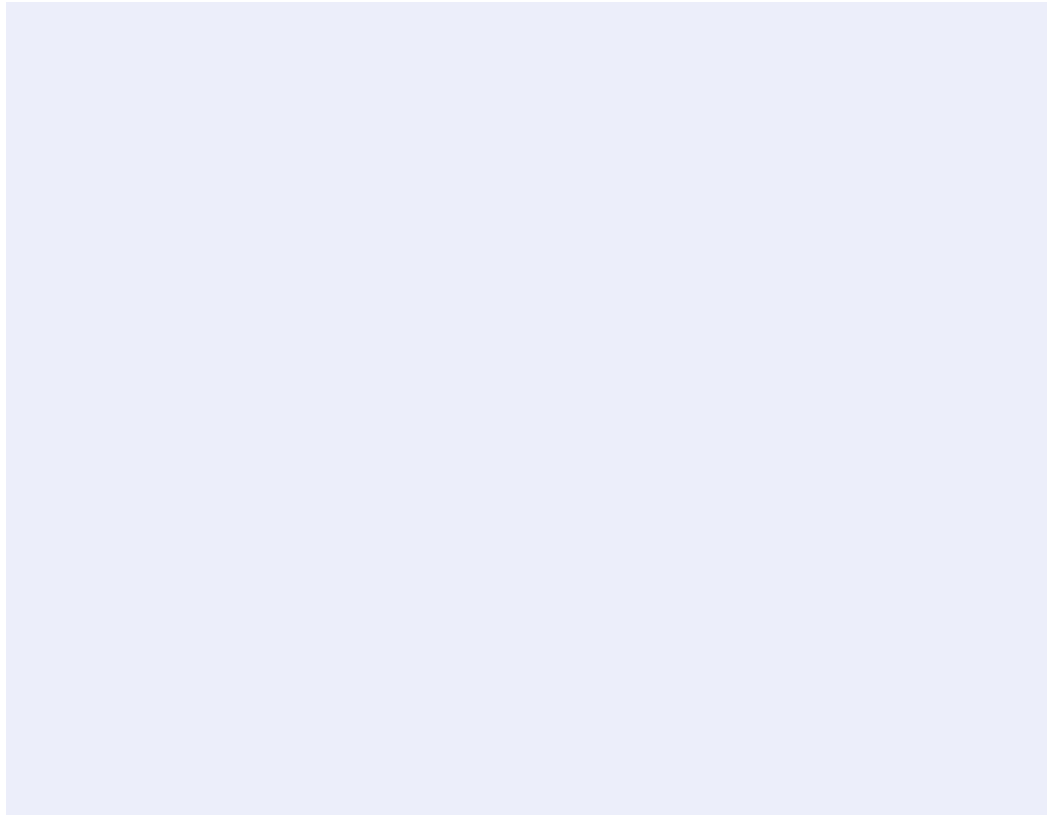
Based on Consumer Complaints

outstanding balance of {\$350.00} from a returned check the lender is claiming I wrote at one of their locations in XXXX XXXX, XXXX on XXXX XXXX, XXXX. I explained to the lender that it was not possible because I resided in the state of XXXX at the time the alleged check was written and did not move to XXXX XXXX, XXXX until XXXX XXXX. I also explained that I had been a victim of identity theft around the time the alleged incident occurred in which I had to file police reports, identify theft affidavits, complaints to the FTC, notified the Inspector General for the United States Postal Service because my mail had been affected, notified the DMV to place a fraud alert on my Identification record, notified the IRS so my file could be alerted, notified the SSA so fraud alerts could be placed on my social security number, notified all XXXX major credit reporting bureaus to place extended fraud alerts on my credit reports and things got so bad that the XXXX Nevada Office of the Attorney General even provided me with an Identity Theft Passport ID due to being a victim of Identity Theft. In addition to all of that information I provided to the lender, I also advised them that the 6 year statute of limitations for the alleged debt had expired being that it was said to have taken place 11 years old, therefore it should n't be on my record anyway. But even with all of that, the lender continues to deny my requests for a loan due to the alleged 11 year old debt.

First of all, when I hit the icon " Submit ", I did n't see the fee/interest until afterward. I received only {\$400.00} and the payment was on the wrong day on purpose. They took the payment on the second Friday and I get pay three days later of the first week. The worst part of this is 866.8124 % annual percentage rate. If I has seen this, I would have never hit the word " Submit ". I was so shock I was saw this. What I did saw was {\$540.00} to pay back. When they set up the payment date ahead of the beginning of my new biweekly wage, I had a hard paying all {\$540.00}. It hit me that they did it on purpose.

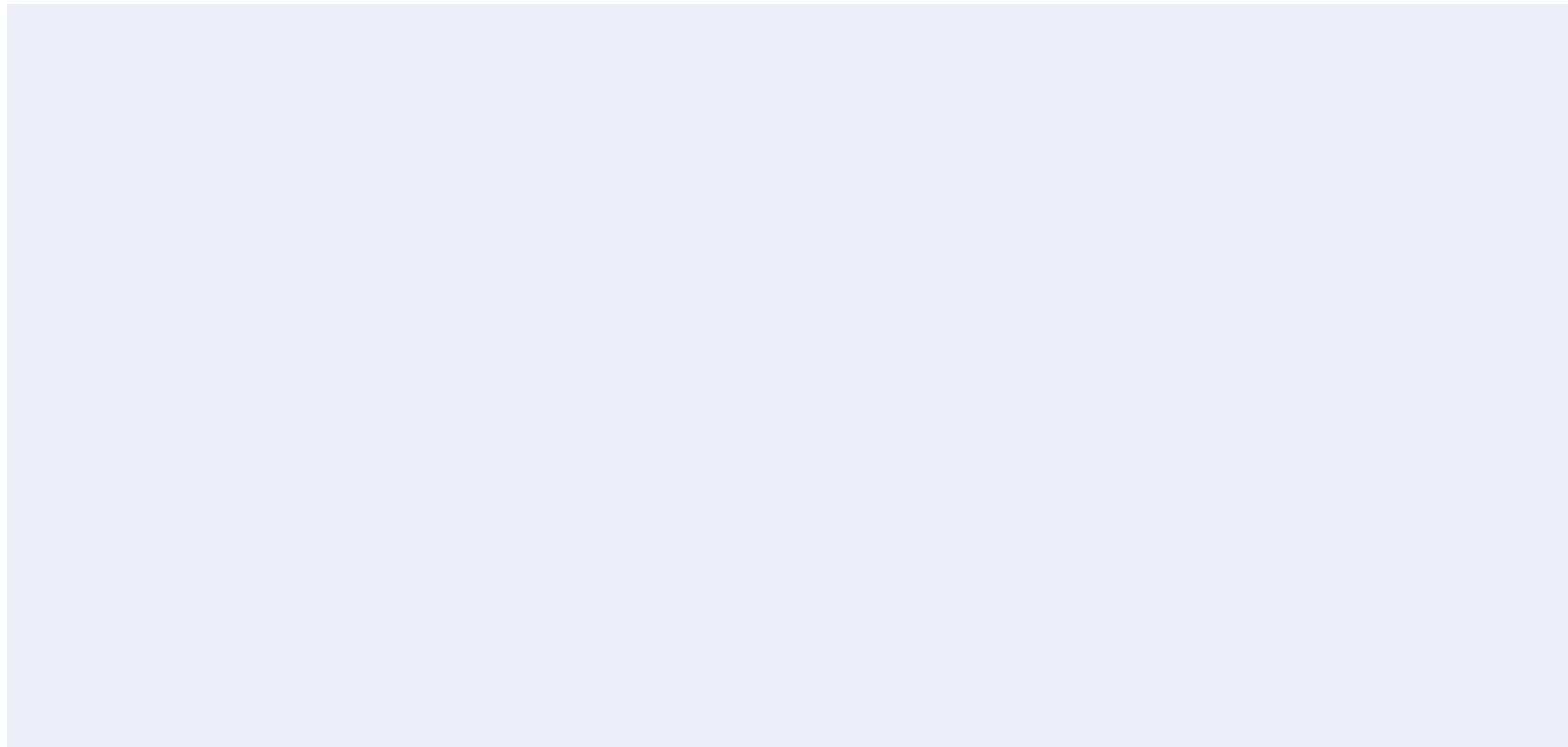
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

IN

471XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

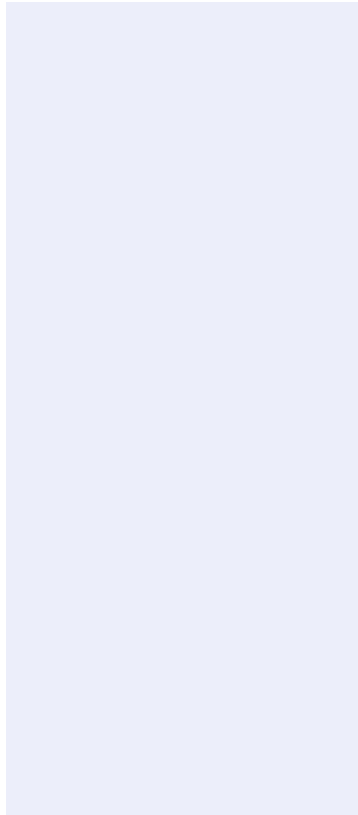
Based on Consumer Complaints

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Consent provided	07/18/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2012356

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/27/2016	Payday loan	Payday loan
07/03/2016	Payday loan	Payday loan
08/01/2016	Payday loan	Payday loan
07/21/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I applied for a payday loan with cash central on XXXX/XXXX/2016 total amount XXXX they ran the principal & finance amount payment through on XXXX, by XXXX or XXXX, I did get have majority of the loan paid down to XXXX. The representative then called me at work when I told them specifically not to because I ca n't take personal phone calls at work. I then called them back to tell them they could use my debit card to take out the XXXX on XXXX I think, but as most things happen the card would allow it, due to other items coming through. They then called me again at work and the lady I spoke with told me that they will continue to send the payment through and this will cause an issue for me because your bank will continue to charge you fees. I told her not to do that because it 's going to cause other bills not to pay but I will get them paid. I then logged into my cash central account online on XXXX and put in for them to take out XXXX on XXXX which they did, and now the account is down to XXXX. I then logged in again and put in for them to take out another XXXX on my next pay day XXXX, and then I was going to go back in after that and have them take the remainder on my next pay day XXXX, but as of yesterday XXXX they sent XXXX through (which is half of the XXXX) which caused my bank to charge me another XXXX fee and my account is continuing to be negative. I do n't know what to do. I know they are going to call me again..

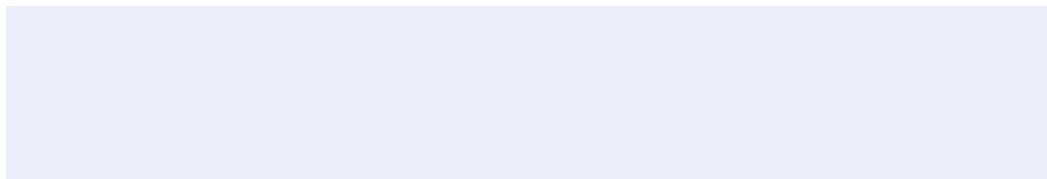
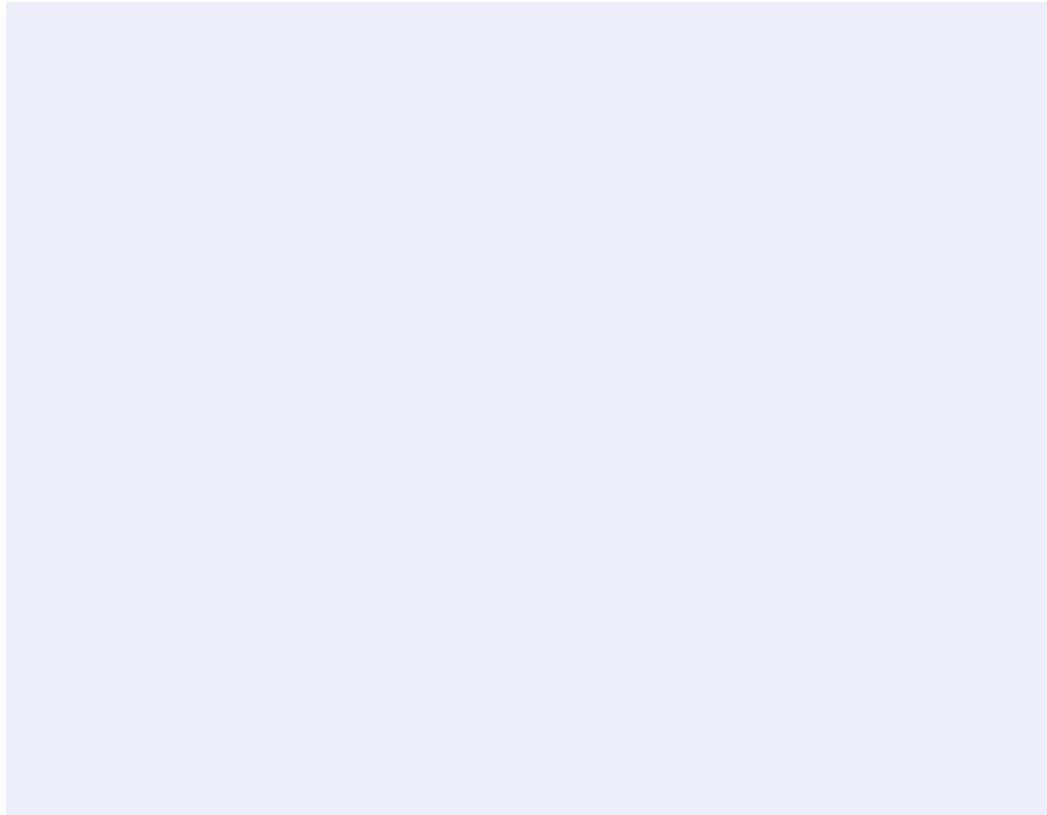
Lender required bank verification by logging into account on their site that included answering a security question. My account is now at risk. I was told I was approved then after verifying the account I was denied.

They are now sending Arrest Warrant emails threatening me to pay the loan back. Yes I know I still owe the loan, but they have been very unreasonable with trying to agree on payment arrangements. Now they are sending me very threatening emails.

Applied and approved for a loan from Big Picture Loans in the amount of

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.	TX	750XX	Web
MoneyLion of Ohio LLC	TN	384XX	Web
GVA Holdings, LLC	FL	337XX	Web
Big Picture Loans, LLC	OH	430XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/27/2016	Closed with explanation	Yes	No
Consent provided	08/05/2016	Untimely response	No	
Consent provided	08/01/2016	Closed with explanation	Yes	No
Consent provided	07/23/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2033921

1996501

2039867

2024366

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$800.00 }. When signing the finance agreement, It only mentioned a single finance charge of { \$280.00 } which was acceptable which is about 35 % Interest. Through a bate and switch, I discovered that I would have to pay 5 payments of { \$280.00 } which the lender calls a finance charge which has little to no impact on the principal. The truth in lending that was not present at the time of signing shows a 989 % APR with { \$6000.00 } in finance charges and a { \$6800.00 } in total payments. I 've called the lender 5 times to resolve this issue and each time received numerous runarounds and call disconnects.

On XXXX/XXXX/2016, I called Greentrust to schedule a payment to be taken out on XXXX/XXXX/2016. This would have paid the loan off. On XXXX/XXXX/2016 Greentrust did not take the payment out. I called the company.

I spoke with XXXX who apologized and offer to take a payment over the phone to pay the account off. She told me the account balance would be { \$45.00 } to pay off the account. She was giving me a credit for the poor service.

I provided her my card information of which she ask for twice. I received two separate emails confirming that a { \$50.00 } dollar payment was processed with transaction id XXXX and another charge of XXXX was charged to my account the transaction id number for this payment is XXXX. In addition, my bank shows a pending payment of { \$55.00 } on the account. I talked with XXXX who said when the company processes payments they use an international system and this may result in charging me extra fees. XXXX seemed not bothered by the fact that the representative (XXXX) never disclosed that there are fees before taking the payment. XXXX did not seem bothered by the fact that I have XXXX receipts totaling { \$90.00 } that may be taken out of my account on XXXX/XXXX/2016. She gave no indication that she would cancel the payments and refuse to do so because she could not verify that bank debited my bank account for a reduced

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC

PA

152XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/27/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2033724

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/08/2016

Payday loan

Payday loan

08/04/2016

Payday loan

Payday loan

07/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payment for poor service. The staff would rather argue semantics than deal with the fact that there is a payment of {\$55.00} pending on my account and two scheduled payments of {\$45.00} and {\$50.00} to be debited to my account as well. I would like the correct payment taken out. The XXXX separate transactions cancelled as the debt is paid in full and the organization held accountable for not disclosing fees associated with making credit card payments to the account. I want these fees refunded as well.

I had to close my bank account to prevent Green Circle from taking money out of my account! (XXXX XXXX XXXX, XXXX XXXX, XXXX) Now I 'm receiving threatening e-mails from Green Circle stating that they are going to contact my references, and I received 2 emails from Green Circle that they are going to do a Wage Assignment ... last time I checked I did not volunteer for a Wage Assignment and two I realized that Green Circle is n't licensed!!!

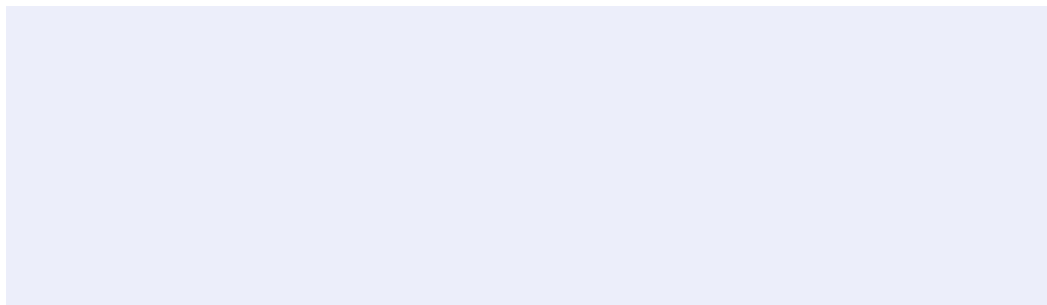
I had taken a loan out with Rushmore Financial. I fully wanted to pay it off within 4 weeks. I was in an accident and had a lumbar fusion. I was trying to contact them to hold off until after I return to work XX/XX/XXXX to pay off the loan. They will not work with me.

I am not earning any money until I go back to work. I can pay off the loans XX/XX/XXXX. I borrowed {\$500.00}. The payments are {\$100.00} per week. The current loan balance now is {\$1200.00}.

It started on Monday XXXX I received a message from my father 's ex-wife 's daughter frantically telling me a company was contacting her concerning a claim against me. The next day I get another message they called his ex wife and told her the same. Mind you they 've been divorce over 12 years. The same day I get a call from my mother claiming thw same thing. So I call and am advised I am being charged {\$920.00} for a payday loan from Advance America from 2 years ago including interest and legal fees. I was told I would be taken to court and or

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

WLCC

OK

731XX

Web

Rushmore Loan Management Services LLC

IL

607XX

Web

Advance America, Cash Advance Centers, Inc.

OR

970XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/08/2016	Closed with monetary relief	Yes	Yes
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Consent provided	08/08/2016	Closed with explanation	Yes	Yes
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Consent provided	08/03/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2050351

2046207



2035396

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/09/2016

Payday loan

Payday loan

07/23/2016

Payday loan

Payday loan

02/26/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

arrested and possibly garnished if I did n't conform. The terms were 4 months at approximately XXXX monthly I obviously do n't have that. So I told them I would call back because of not by XXXX that day they are going to take legal action against me. So I called back told them I can not make the payments I ca n't afford it. I was advised that can bring it down to {\$110.00} per month. It was the only thing i could do to get them off my back and have them to stop calling and harassing my family. I can not afford these payments, if I made more money maybe I could. But I do n't and I ca n't make the payments at this time. I saw your company on tv and thought I 'd give it a try.

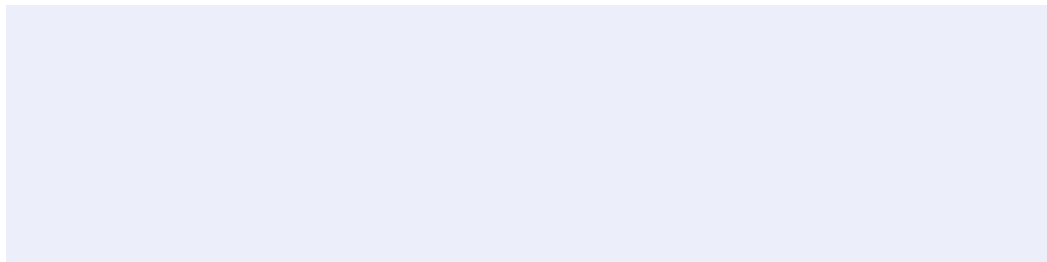
Last year, I took out a loan of XXXX. I have paid XXXX installments of XXXX, but thereafter, they told me that I was not done paying because I needed pay interest and fees. I was not aware of this when I first agreed upon it. The representative said that I was only going to pay XXXX installments. I have emails to support my complaint of the amount I borrowed. After I told them not to take any more money through ACH payments, they still attempted to take money from my account without my authorization.

I recieved a XXXX loan from big picture loans. I was told over the phone the intrest would be XXXX and that would be taken as the first payment. However after getting the loan and calling i realized the intrest was over 700 % and that they would continue to take XXXX every two weeks and those payment only satisfied the intrest, not the XXXX i recieved. This was absolutely not explained over the phone to me.

I received a loan from XXXX for XXXX in XXXX XXXX. I had paid them XXXX by XXXX/XXXX/XXXX yet they still showed me as owing the XXXX balance. The legally allowed interest rate in CA is XXXX per XXXX borrowed, which would have been a grand total of XXXX legally allowed. I wrote them on XXXX XXXX revoking my ACH authorization as they have now been repaid the amount legally allowed.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

FL

331XX

Web

Big Picture Loans, LLC

MO

631XX

Web

Rosebud Economic Development Corporation

CA

911XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/09/2016	Closed with explanation	Yes	Yes
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Consent provided	07/25/2016	Closed with explanation	Yes	No
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Consent provided	07/28/2016	Closed with monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2054246

2024919



1805818

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/28/2016	Payday loan	Payday loan
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08/01/2016	Payday loan	Payday loan
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07/27/2016	Payday loan	Payday loan
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07/26/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

This morning that again deducted XXXX, meaning they have taken XXXX, as well as still showing me owing XXXX and ignoring my letter revoking ACH authorization.

Took out a {\$200.00} loan in XXXX at Speed Cash in Tennessee. They have debited my account for two years {\$60.00} to {\$90.00} every month. Its XXXX and they say I still owe {\$320.00} to pay off. This is the biggest rip off that I have ever seen. This place need to be stopped.

I had a payday loan many many years ago with Advance America (I think) that was paid however, it 's still reporting that I have an outstanding PDL.

Collector keeps contacting job for an employee debit after we repeatedly requested for them to stop.

I received a payday loan from Check and Go and had an emergency and had to pay the fees and asked to borrow more money. XXXX times I spoke to a representative they told me that I could make payments at any time, not just on the next pay-day. I asked this question specifically, and they told me yes, I could make payments before the due date. When I attempted to do this, I was told I could not do it. Each time that the finance fees were charged, the loan just exponentially got bigger and bigger. I feel like they took advantage of me when I was down and now they are calling from a company called XXXX and telling me I am going to be sued. I told them that I would have to make payments and asked a few questions and the representative from the claims department started yelling at me. They are going to serve me with papers and take me to court and they told me that I did n't have to be there and that they would get a judgment against me for over {\$3000.00} and garnish my wages. The loan was for XXXX, but now it is approximately {\$1700.00}. I do n't think this is fair and I think that they lie to applicants. Please help m e.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

TN

371XX

Web

Advance America, Cash Advance Centers, Inc.

FL

322XX

Web

CNG Financial Corporation

CA

750XX

Web

CNG Financial Corporation

TX

750XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/02/2016	Closed with explanation	Yes	No
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Consent provided	08/01/2016	Closed with explanation	Yes	No
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Consent provided	07/27/2016	Closed with explanation	Yes	No
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Consent provided	07/26/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2034368

2039894

2031964

2030634

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

12/16/2015

Payday loan

Payday loan

07/29/2016

Payday loan

Payday loan

08/05/2016

Payday loan

Payday loan

08/10/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Should be marked as other. Mainly, Sands Recovery is a debt buyer who has chosen a path of purchasing debt accounts without properly validating such debts. There is no debt here, no chain of title back to the lender. It is unclear if they sold the debt or assigned it to a separate company for servicing. Sands and XXXX XXXX XXXX should be looked into for not validating the accounts prior to selling to the next entity.

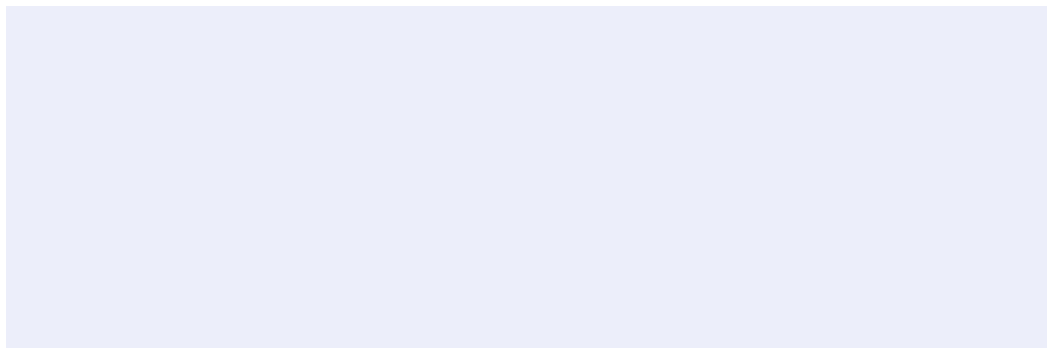
I applied for a payday loan in 2013 for {\$400.00}. I had paid back most of the loan until they started taking the payment XXXX or XXXX a week. I contacted my bank & put a hold on my account. I never heard anything from ACE until a year later stating that there was still a balance on the loan. I have attempted twice to clarify this situation. I paid someone representing ACE {\$500.00}. To clear up this matter. Now I am receiving threatening emails. Claiming they are going to have me arrested. They are going to report this to the credit bureaus. I will have to go to court and pay additional fines.

I have been getting payday loans from this company for years and this month because my last was not within 30 days of XX/XX/XXXX they had to date this month 's loan for XX/XX/XXXX and instead of holding it for XX/XX/XXXX in good business practice. Instead they deposited it on XX/XX/XXXX. Other companies call and ask if that date is okay or not. I was charged a {\$29.00} NSF. They did call me and tried resolve the issue but the Area District would not okay the return of the fee. I know I was not the only one with this issue because the clerk at the center told me so.

I acquired a Cash Call loan for a XXXX time in XXXX 2011. When I was diagnosed with a XXXX XXXX and off from work I tried to work with them on deferring the loan for a brief period while I recovered. They were not willing to work with me and forwarded my account to multiple collection agencies. I contacted Cash Call after receiving an offer from a XXXX party company working on their behalf to confirm

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Sands Recovery Group

RI

028XX

Web

ACE Cash Express Inc.

VA

221XX

Web

Community Choice Financial, Inc.

CA

939XX

Web

Servicemember

CashCall, Inc.

CA

946XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	12/24/2015	Closed with explanation	No	No
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Consent provided	07/29/2016	Closed with explanation	Yes	No
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Consent provided	08/05/2016	Closed with explanation	Yes	No
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Consent provided	09/13/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1706940

2037812

2048261



2056282

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/30/2016

Payday loan

Payday loan

07/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

that after paying off the loan all Cash Call adverse info would be removed from my credit profiles. Upon receiving confirmation from a Cash Call rep I paid the XXXX party collection company and received proof of payment and a letter stating the info would be removed. To date, the information has not been removed. I have attached correspondence from XXXX party agency, XXXX who collected my funds, proof of payment withdrawals made from my XXXX XXXX account, as well as the new collection company XXXX XXXX XXXX who refuses to believe I paid another company.

My husband took out his own account and the legal documents the new company is reporting has both of our names listed on a judgment submission. I should not be associated with my husbands account, this may be the account being reported. If this is the case, it 's not even my account. They are holding me accountable for his bill when I have already paid my balance off. This is also unethical and I believe this does not fall under the Fair Credit Guidelines.

I had been taking out a payday loan with CashNet USA for a few months. After repaying my loan and signing in to reborrow, I did n't see the option of my original payday loan, only the " new " option of a Line of Credit. I was approved. The payments were set up to draft from my account monthly. The first payment was roughly {\$240.00}. However, the following payments were just down right ridiculous. Ranging from \$ XXXX- {\$800.00}!! That 's more than ALL of my monthly expenses combined! And to top it off, the line of credit gains interest DAILY. My balance is the same that it was when I was initially approved for the loan. It does n't seem like there is a way out! I feel like I am a victim of predatory lending.

I borrowed {\$500.00} on XX/XX/2016 from Rosebud Lending XXXX DBA XXXX XXXX SD XXXX (XXXX) with an option to pay installments in the amount {\$110.00} on the initial installment due XX/XX/2016 and {\$140.00} due on XX/XX/2016. I called on XX/XX/2016 to make a payment for the loan agreement

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

AL

369XX

Web

Rosebud Economic Development Corporation

NC

275XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/30/2016	Closed with explanation	Yes	No
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Consent provided	07/27/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

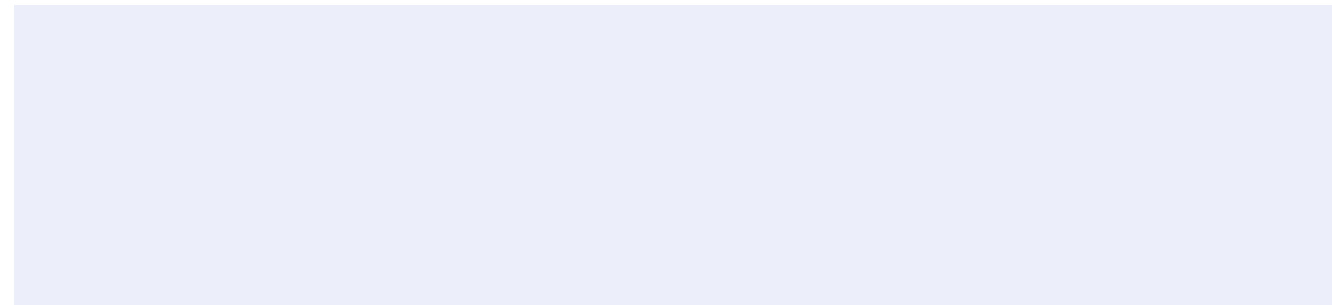
Based on Consumer Complaints

2038430

1996199

Payday Loan Complaints with Consumer Complaint Narratives

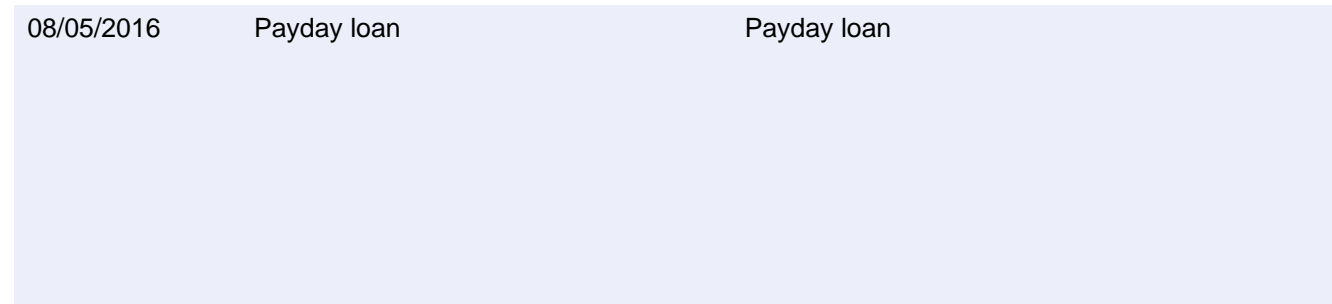
Based on Consumer Complaints



07/29/2016

Payday loan

Payday loan



08/05/2016

Payday loan

Payday loan

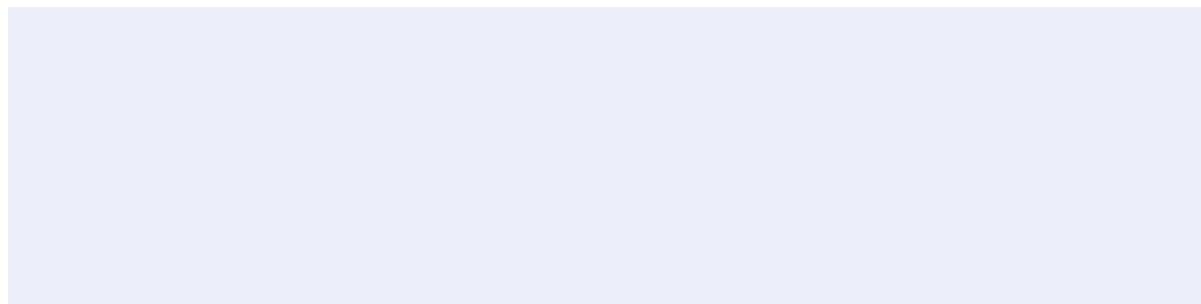
06/29/2016

Payday loan

Payday loan

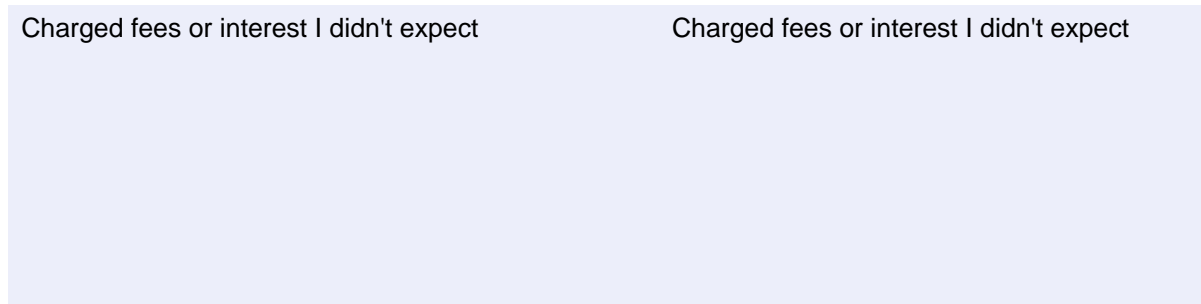
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

amt @ {\$110.00} and was charged {\$130.00}. On Thursday XX/XX/2016, I called to make a second installment payment as per the agreement @ {\$140.00} and the rep kept trying to take {\$230.00}. I told her that my contract states a payment in the amount of {\$140.00} was and she took that payment for the amount of {\$140.00} On XX/XX/2016 this company drafted an additional unauthorized amount of {\$230.00} from my account. I do n't know what that amount is and there is nothing stated on my contract for that amount.

I DID NOT APPLY FOR A LOAN WITH PAYDAY LOANS.

I received several calls from XXXX XXXX XXXX about a claim. Spoke to XXXX representatives who stated that i was in default and breached contract with Payday Loans in the amount of {\$430.00}. Was given XXXX options to settle - XXXX XXXX XXXX one time payment in full of {\$430.00} or installment payments on {\$530.00} to be received in their office within XXXX5 days. They referenced a previous employer, and a financial institution with which I had no accounts.

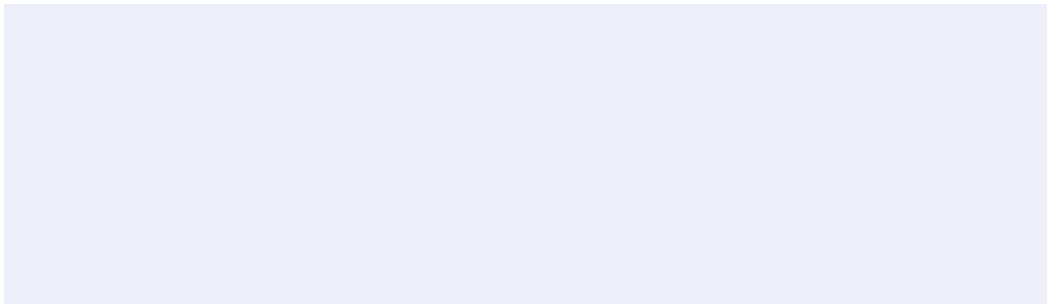
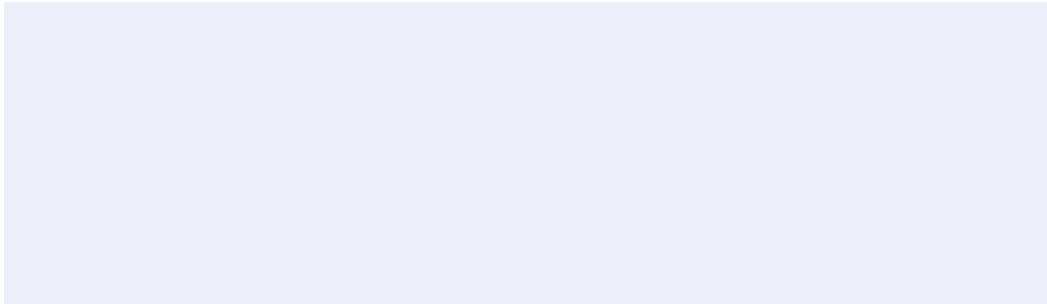
I told the XXXX representative that I refused to pay because I did not originate the loan - they asked and I confirmed the last XXXX of my SSN with the representatives and gave them my current mailing address and email address.

I had a online payday loan with XXXX a few years ago after making several payments, I fell behind on making payments. I started to get harassing phone calls at home, work and also friends and family started getting calls regarding this loan after a while they stopped. On XXXX 2014 I noticed a collection on my credit reports from XXXX XXXX XXXX for {\$1300.00}, they never sent me any paperwork validating the terms of this loan or the amount owed. I only borrowed {\$500.00} and I paid most of that back.

Between XXXX and XXXX I received three calls from an unavailable number (one call being before XXXX). He stated his name was XXXX XXXX, a legal courier.

Payday Loan Complaints with Consumer Complaint Narratives

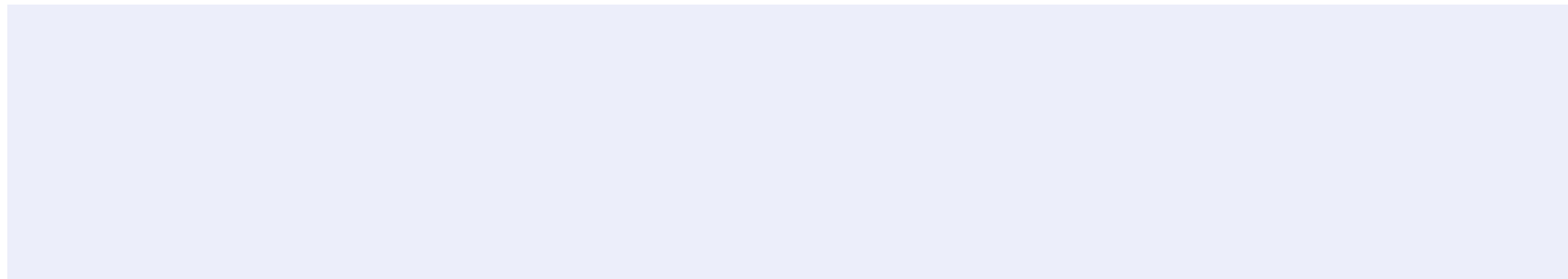
Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

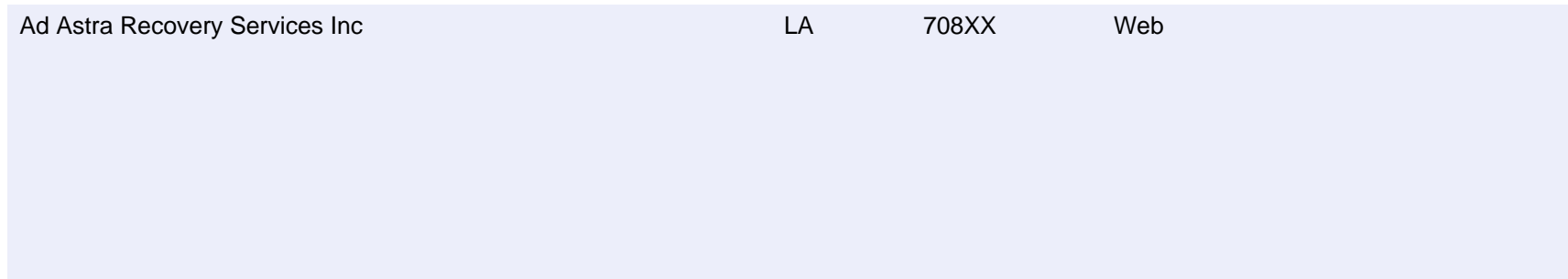


FASTBUCKS HOLDING CORPORATION

VA

201XX

Web



Ad Astra Recovery Services Inc

LA

708XX

Web

American Credit Resolution, Incorporated

CA

902XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	07/29/2016	Closed with explanation	Yes	No
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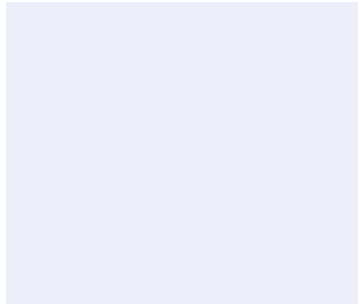
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Consent provided	08/09/2016	Closed with explanation	Yes	No
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Consent provided	08/05/2016	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2037426



2048467

1990516

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/29/2016

Payday loan

Payday loan

08/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

He did not mention the name of his office, but stated he would be serving me papers either at my residence or place of business on XXXX. I was advised to call XXXX re : claim # XXXX.

When I called the number I was told that because of an outstanding payday loan to XXXX I was to be charged with " bank fraud ". But the attorney would be willing to settle my case for XXXX split into 2 payments.

I was nervous and not yet done my due diligence so I provided a debit card and sent the approval forms. However after doing so I realized that this was not legal nor did it make sense. I took out a payday loan w/ XXXX, but thought it was repaid. And have received zero communication. Plus the loan amount was {\$250.00} with a fee of {\$45.00}.

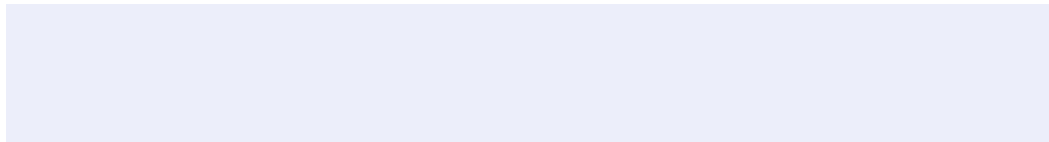
I called back and left numerous messages that they a) needed to provide details to the account and b) could not take the money from me and c) if they did I would dispute to my bank. Additionally I emailed regarding the same. The three times I called were during their noted business hours and my call was redirected into an unknown voicemail each time.

I will be disputing the charges to my bank today as they did withdraw the money. Excessive over 700 % I keep getting calls from live person or robocalls saying I owe money # XXXX I received over 30 call from two mos ago I told them to stop but still calling

I had a online payday loan with XXXX a few years ago after making several payments, I fell behind on making payments. I started to get harassing phone calls at home, work and also friends and family started getting calls regarding this loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

AmeriCash Holding LLC

IL

604XX

Web

Ad Astra Recovery Services Inc

LA

708XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/10/2016	Closed	Yes	No
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Consent provided	08/10/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2036776

2048067

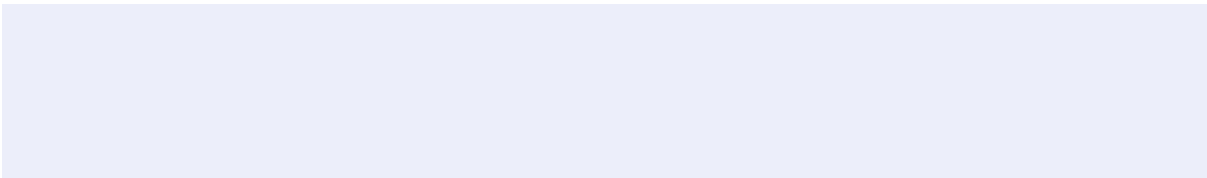
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/21/2016	Payday loan	Payday loan
08/06/2016	Payday loan	Payday loan
07/29/2016	Payday loan	Payday loan
08/15/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt



Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

after a while they stopped. On XXXX 2014 I noticed a collection on my credit reports from XXXX XXXX XXXX for {\$1300.00}, they never sent me any paperwork validating the terms of this loan or the amount owed. I only borrowed {\$500.00} and I paid most of that back.

i XXXX XXXX submitted all account to XXXX including XXXX for payment to XXXX now this company call ltd financial services limited partnership have being calling my phone and now they have sent a letter to my house if i do not contact them a judgment will be force .this is the phone number XXXX ask for XXXX.

Today I received a check from Mariner Finance in the mail for over {\$2500.00}. I have never contacted this business or requested a loan from them. Included with the check was a letter explaining that depositing or cashing the check obligated me to a loan with an APR of 32.94 % The envelope was marked " Check Enclosed Open Immediately. " In this era of rampant identity theft, any competent thief could have intercepted this letter and cashed the check as me, theoretically obligating me to pay. I am also extremely upset that this form of advertisement is used for high interest loans, obviously intended to prey on the desperate and vulnerable in our society.

the lender removed money from a bank account i did not authorize for them to debit causing me to lose my mortgage payment so i will be behind in my payment. they also debited the same account 3 times for over the amount of the loan

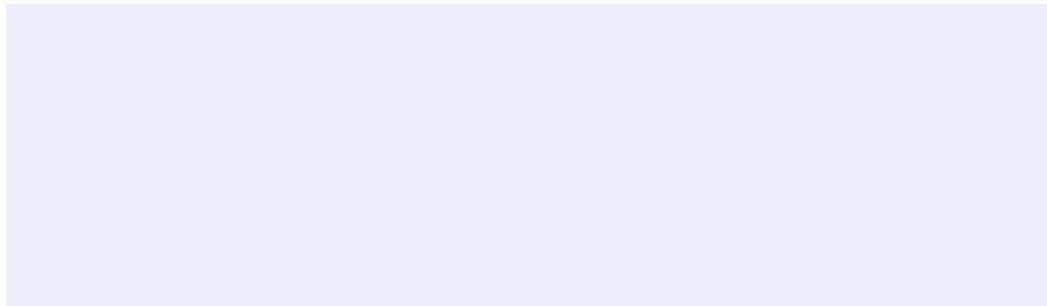
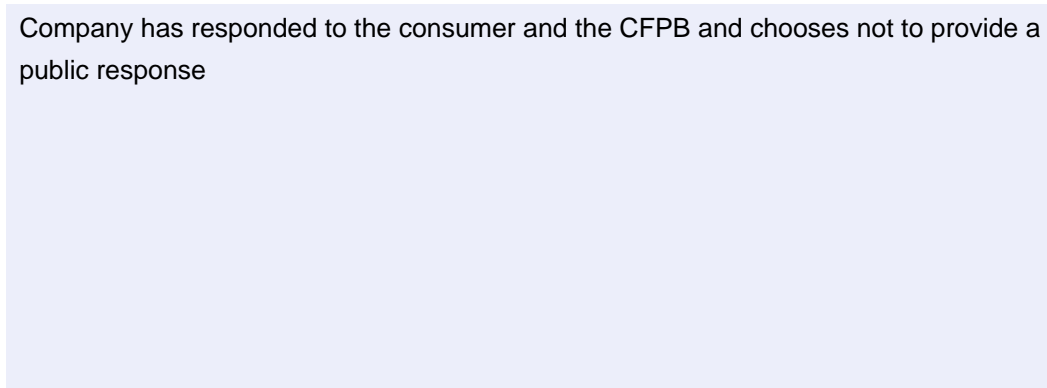
Cash Central has been tapping my cell phone and calling it with a reference number being provided after I made arrangements with their Collection department who gave me the extension on my next payday to pay on a new loan after I paid off the old one less than a month ago. I have not been do even thirty days late but they have been calling from a XXXX XXXX company and all week every single day harassing me after I spoke to several Cash Central Managers all last week and the end of last week I spoke to customer service who noted the small debt I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

LTD Financial Services, L.P.

VA

237XX

Web

Mariner Finance, LLC

TX

787XX

Web

Pinebrook Holdings, LLC

MO

631XX

Web

Community Choice Financial, Inc.

TX

776XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

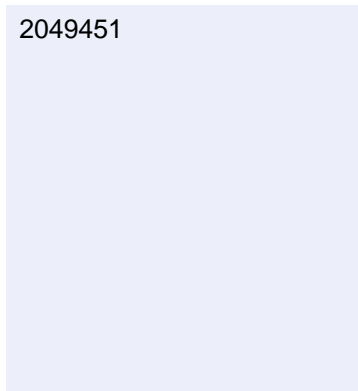
Consent provided	07/28/2016	Closed with explanation	Yes	No
Consent provided	08/11/2016	Closed with explanation	Yes	No
Consent provided	07/29/2016	Closed with monetary relief	Yes	No
Consent provided	08/15/2016	Closed with explanation	Yes	Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1978168



2049451

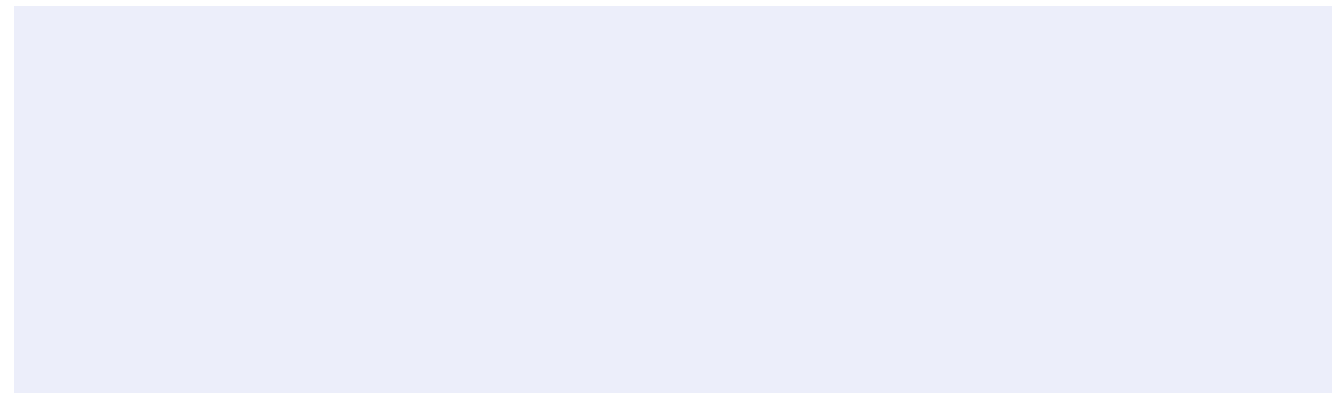
2037636



2063211

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



07/27/2016

Payday loan

Payday loan

07/14/2016

Payday loan

Payday loan

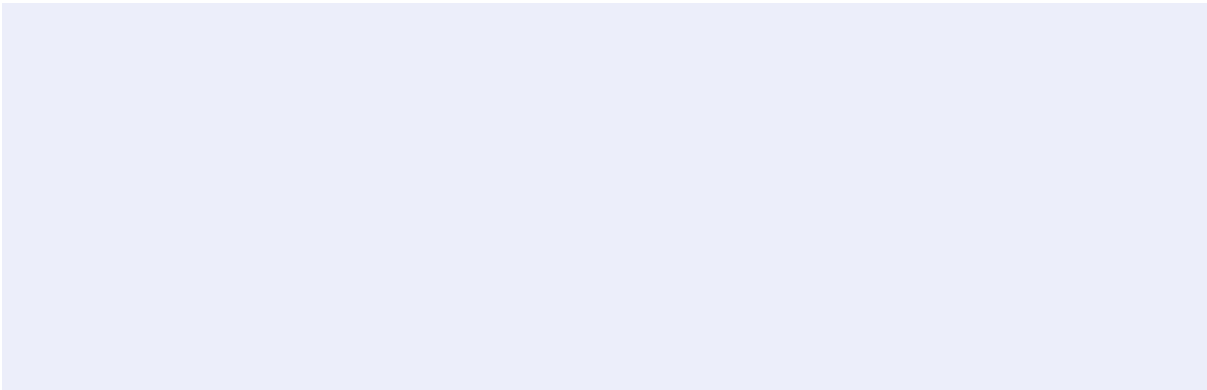
07/05/2016

Payday loan

Payday loan

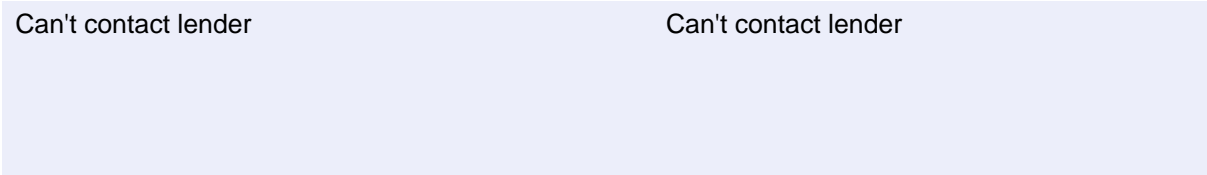
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

owed which is around XXXX due to other fees. I have been scammed at my Bank and Cash Central documented that I am not a returning customer and this debt has been arranged for me to pay on during my next payday I am paid monthly and ca n't afford to pay for everything and this payday loan is the XXXX one this year I have been getting paid off so they need to stop harassing me I am broke from paying the other XXXX Cash Centrals loans and I am filing this Complaint to get this Company and the Law to have Cash Central reported to stop calling my home and cell phone as soon as they break and do n't have any other customers to bug by phone as well.

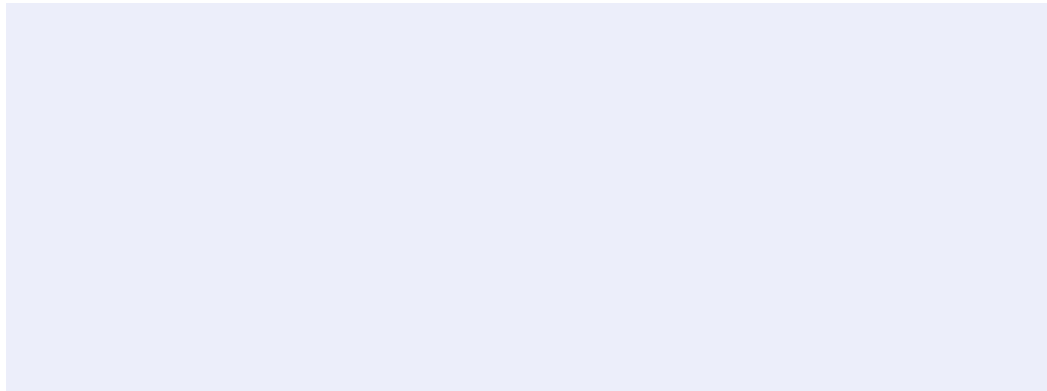
I had gotten a payday loan thru castle payday loans they charged and debited my account for more than what was agreed and now some guy from XXXX Named XXXX XXXX XXXX XXXX XXXX is calling people and saying i gave their information as a contact person and i never did. He has constantly called them several times after i have told him they are not related to me nor did i ever put them down as a contact form. Their names are XXXX XXXX XXXX XXXX XXXX XXXX. XXXX XXXX XXXX. XXXX XXXX XXXX and XXXX XXXX have called and talked to the manager and told him this guy had been harassing these people and he said he would take care of it and hasnt. He calls them at least XXXX4 times per day and they have as well asked him to stop calling and he continues to call

called me saying they would serve me papers at my job calling friends and my family harrassing them saying if they didnt get a number from them they would be arrested. man called and said he was a legal courier for my county found out they dont have no such thing

NCP financed a XXXX loan to a person of no association that used my savings account information with not authorizing loan with me. NCP debited my savings account for the loan unauthorized. I am getting no resolution of the problem. I have filed report with my sheriff department who is actively investigating the report.

Payday Loan Complaints with Consumer Complaint Narratives

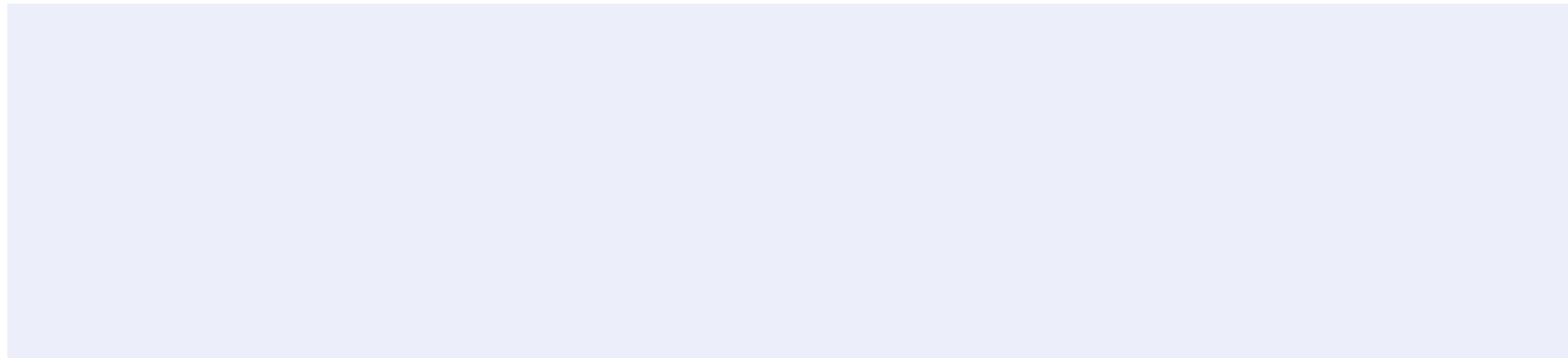
Based on Consumer Complaints



Company can't verify or dispute the facts in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

NE

681XX

Web

American Credit Resolution, Incorporated

OH

436XX

Web

NCP Finance Limited Partnership

OH

456XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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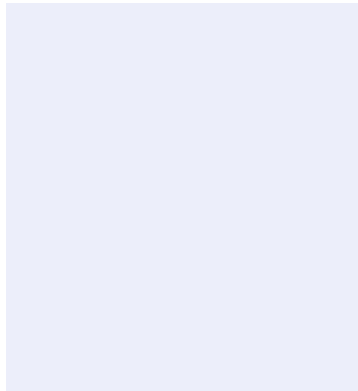
Consent provided	07/27/2016	Closed with explanation	No	No
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Consent provided	08/15/2016	Closed	Yes	No
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Consent provided	08/05/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2031945



2012806

1997476

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/01/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I am not the borrower or any association of the person who received the XXXX loan.

I received an email stating that I owed money and that they were going to send out an arrest warrant. When I looked at the email it came from : XXXXXXXXXXXX
Arrest warrant ID : - XXXX XXXX which is going to be released on Tuesday by XXXX.

Attention : This would be last and final warning for you!

This Legal Proceedings issued on your Docket Number XXXX with one of XXXX XXXX XXXX Company in order to notify you that after making calls to you on your phone number we were not able to get hold of you. So the accounts department of XXXX XXXX has decided to mark this case as a flat refusal and press legal charges against you.

Case No. XXXX Amount Outstanding {\$1300.00} We have sent you this warning notification about legal proceedings of XXXX XXXX, 2015 but you failed to respond on time now it 's high time if you failed to respond in next 4 HOURS we will register this case in court. Consider this as a final warning. And we will be Emailing/ Fax this issue to your current employer to make sure they take strict against you. Your salary wages will be garnished.

Do revert back if you want to get rid of these legal consequences and make a payment arrangement today or else we would be proceeding legally against you. And we apologize that this notification will also sent to your current employer. The opportunity to take care of this voluntary is quickly coming to an end. We would hate for you to lose the option of resolving this before it goes to the next step

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

CA

928XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/01/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2040236

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

which is a Lawsuit against you, but to do so you must take immediate action.

You can Email back to get the payment mode too.

We will be forced to proceed legally against you and once it is processed the creditor has entire rights to inform your employer and your references regarding this issue and the lawsuit will be the next step which will be amounting to {\$7600.00} and will be totally levied upon you and that would be excluding your attorney charges. If you take care of this out of court then we will release the clearance certificate from the court and we will make sure that no one will contact you in future.

Please let us know what your intention is by today itself so we can hold the case or else we will submit the paperwork to your local county sheriff department and you will be served by court summons at your door step.

Note : This notice is provided to you on behalf of XXXX XXXX XXXX and its parent company, and their respective family of companies including XXXX XXXX, its parent company, XXXX XXXX XXXX XXXX XXXX, and all of their respective subsidiaries and affiliates, (hereafter collectively referred to as the " XXXX Related Companies, " " we, " " our, " or " us "). The XXXX Related Companies include, but are not limited to : XXXX, XXXX XXXX XXXX XXXX XXXX, and all of their respective subsidiaries and affiliates, including those that operate under the trade names XXXX XXXX, Fax XXXX, XXXX XXXX, XXXX XXXX XXXX, XXXX, XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, XXXX XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/04/2016	Payday loan	Payday loan
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08/15/2016	Payday loan	Payday loan
------------	-------------	-------------

07/26/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX, XXXX XXXX, XXXX Pawn, XXXX XXXX XXXX, XXXX XXXX XXXX XXXX
XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX XXXX
XXXX XXXX, or any company-owned XXXX XXXX XXXX locations. " You " or "
Your " means you as a participant in or as a user of the products and/or services
offered by a XXXX XXXX XXXX XXXX.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT
BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS
ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

TERMS & CONDITIONS YOU AGREED.

By electronically signing this Loan Agreement by clicking the " I AGREE "

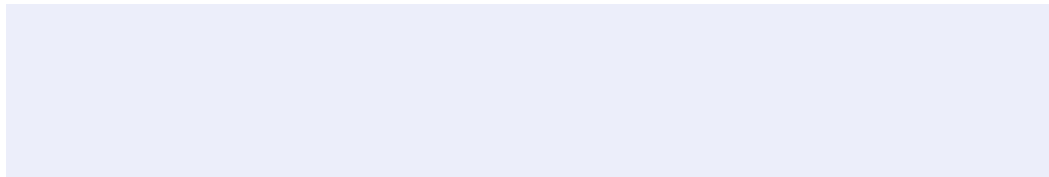
I made an agreement over the telephone to pay them {\$210.00} for 7 months, I
only borrowed {\$800.00} from them in which they were trying to charge me an interest
rate @ 800 %. They did not disclose this info until the papers were signed for this
loan. I asked this company to send me an email with the new payment
arrangements and they never did. I have come to the conclusion that that
{\$210.00} per month would be interest only. They are trying to make me pay
{\$6200.00}.

I was in an accident and fell behind on my finances due to doctors bills and extra
travel I then joined a debt consolidation company to help lower payments and get
paid off the payments will start XXXX XXXX and these people keep trying to
charge my checking acct causing overdraft charges to increase debt.

Hello. For a few months now I have been receiving a very threatening email
advising I need to pay a company by the name of US Fast Cash/ Advance Cash
XXXX a total of close to {\$1000.00}. They are stating that if I do not make the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

VA

225XX

Web

Speedy Cash Holdings

TN

377XX

Web

MNE Services, Inc

IN

462XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/04/2016	Closed with explanation	Yes	No
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Consent provided	08/15/2016	Closed with explanation	Yes	No
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Consent provided	07/26/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2047110

2062731

2030063

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/31/2016

Payday loan

Payday loan

08/10/2016

Payday loan

Payday loan

09/06/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payment they will take me to court. Multiple times I have replied back advising I would like a physical copy of the debt mailed to me via US mail as I am not paying a loan I never took out. I have to email them back as there is absolutely NO contact information listed in their email. The email address is XXXXXXXXXXXXX which I do not believe to be valid for an organization. I will seek legal counsel if I have to.

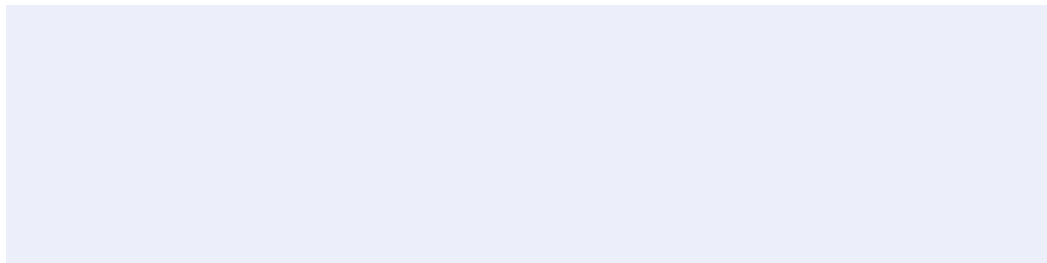
I borrowed a loan {\$600.00} with the understanding i will pay it back the XXXX with XXXX interest, till today I have paid back {\$1300.00} in interest alone and i can not go further with the payments. No 1 reason i have lost my job and can not continue with the loan balance of {\$450.00}. No 2 is that after reviewing the terms of the loan it was not clearly explained to me I will be paying almost triple of what I originally borrowed. I need help on how to end this debacle.

I had applied for a payday loan with speedy cash in XXXX. This loan was not paid back on time, so the lender turned it over to a third party collector. XXXX had several lenders that was trying to collect funds on behalf of other lenders I had payday loans with. Loan shop, XXXX ect, but I was told that all these lenders were paid on XXXX XXXX XXXX. Speedy cash is still reporting my account delinquent.

i received a deposit in my account that was an ACH transfer from a company called " Radiant Cash ". Upon noticing the credit, I looked them up online and contacted my bank this morning. My bank requested I contact the company first to try to get it resolved, but was able to confirm the deposit was submitted in my name with my routing and account number attached. Following the conversation with my bank, I contacted Radiant Cash. When the first representative answered the phone, I only provided my first and last name, to which she immediately responded that she had my application in front of her, and asked me if I ever applied for any loans online because they purchase information. When I advised

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company can't verify or dispute the facts in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

AZ

850XX

Web

Speedy Cash Holdings

OK

735XX

Web

Servicemember

LDF Holdings, LLC

PA

189XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/03/2016	Closed with explanation	Yes	No
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Consent provided	08/17/2016	Closed with explanation	Yes	No
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Consent provided	10/06/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2038940

2057766



2097645

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/18/2016

Payday loan

Payday loan

07/30/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

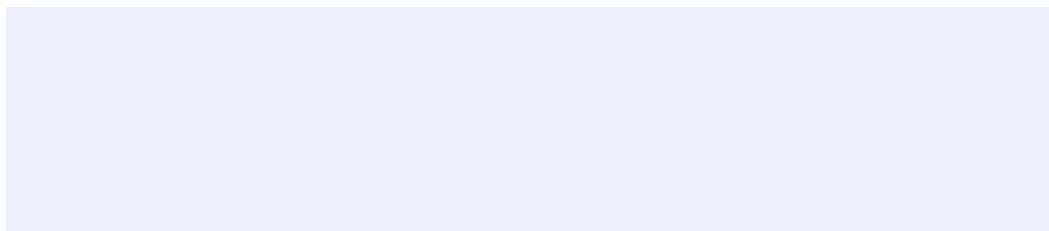
her I did not, not in the last several years, she transferred me to the fraud department. The fraud representative I spoke with identified himself as " XXXX " and told me he was located in South Dakota. He tried to convince me I applied for it, asked me for last XXXX of my SSN, which I refused to provide because I 'm already going into this phone call knowing this is some kind of scam. He then states they can rescind the loan, but it would take up to 4 business days, and he could email me a copy of the confirmation, along with a packet that I can file fraud with. Immediately following that, he refused to verify the email or any of the information on file, just kept asking me to provide it. Then states the only way he will be able to provide this information is when I file fraud and submit it along with a copy of a police report. All while insuring they will be taking their {\$500.00} back, nothing more and nothing less. I do not know what kind of company deposits money randomly into people 's accounts without any confirmation or requests from an individual, but I had a very unsatisfactory (not to mention uneasy) experience dealing with this company. As of yet I have not received this email " confirmation " from him that he told me over an hour ago that I would have within 10 minutes. Please help and investigate this company.

I took out a loan with Mobile Loans, not realizing that I would be paying a XXXX interest rate every two weeks. I borrowed XXXX, and they are charging me {\$200.00} every two weeks, plus XXXX interest every two weeks. I bring home XXXX per month from Social Security XXXX and can not afford to make a XXXX payment.

hi my name is XXXX XXXX and I recently received a loan from BIG PICTURE LOANS for {\$800.00} and I was told that I would be paying {\$1000.00} back for borrowing that amount and that I have options to pay it back however I like. At the time that I took out the loan I had no idea what I was getting into until I had already received the loan and then I was informed that I would be paying it back twice a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC

VA

225XX

Web

Big Picture Loans, LLC

NC

284XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/18/2016	Untimely response	No
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Consent provided	08/03/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2069844

2038528



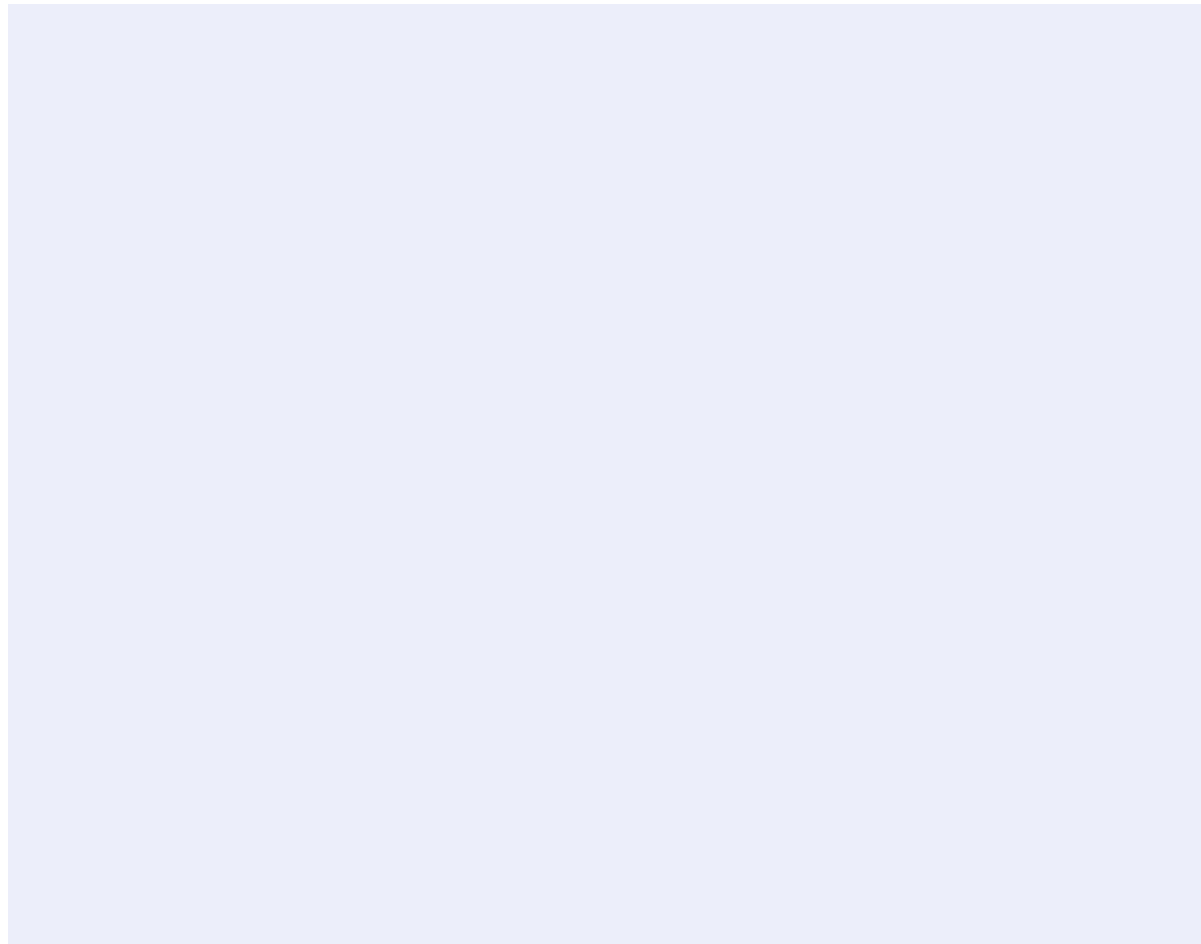
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/04/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

month rather than once a month. I have contacted them multiple times to tell them that there is no way that I could possibly do that given my current job situation and they had told me that they would work with me if necessary not to worry about it, so when I contacted them back to try to come up with a resolution for this they wanted no parts of helping me and they continually take money out of my account every two weeks and it is about to make me lose everything I own because I do n't have it like that to pay them like that. I have already reached the amount of money that I borrowed plus the {\$280.00} that they said they were going to make off me and now when I talk to them they tell me that until I actually send them the total amount in full ({\$1000.00}) again all at one time that they are going to continue to take money out of my account until they make some absurd amount of ({\$6000.00} to {\$8000.00}) which I most certainly can not afford given my current situation. do I have any options and if so please let me know. I bank with XXXX XXXX XXXX in XXXX XXXX I work hard to take care of my house XXXX step kids and my girlfriend as well as my animals. I have also lost my cell phone account and have defaulted on XXXX credit cards as well because they did not live up to their end of the deal. I am at my wits end with this and need help! PLEASE! also this very day while filling these forms out I tried contacting them to get my loan number and the first guy said I could not have it and then proceeded to hang up on me so I called back and the next person gave it to me. What a joke of a company and absolutely no way to do business I also have proof of this as all my calls are recorded as well for " quality assurance ".

This is the third complaint that I have submitted to Consumer Dinancial protection Bureau for the last 2 weeks and I keep receiving responses that you are unable find this company. NetCredit I need to make managable payments I had an unexpectes emergency and they are taking all of my biweekly pay the company will not work with me.This company is NC Financial Solutions XXXX dba NetCredit

Payday Loan Complaints with Consumer Complaint Narratives

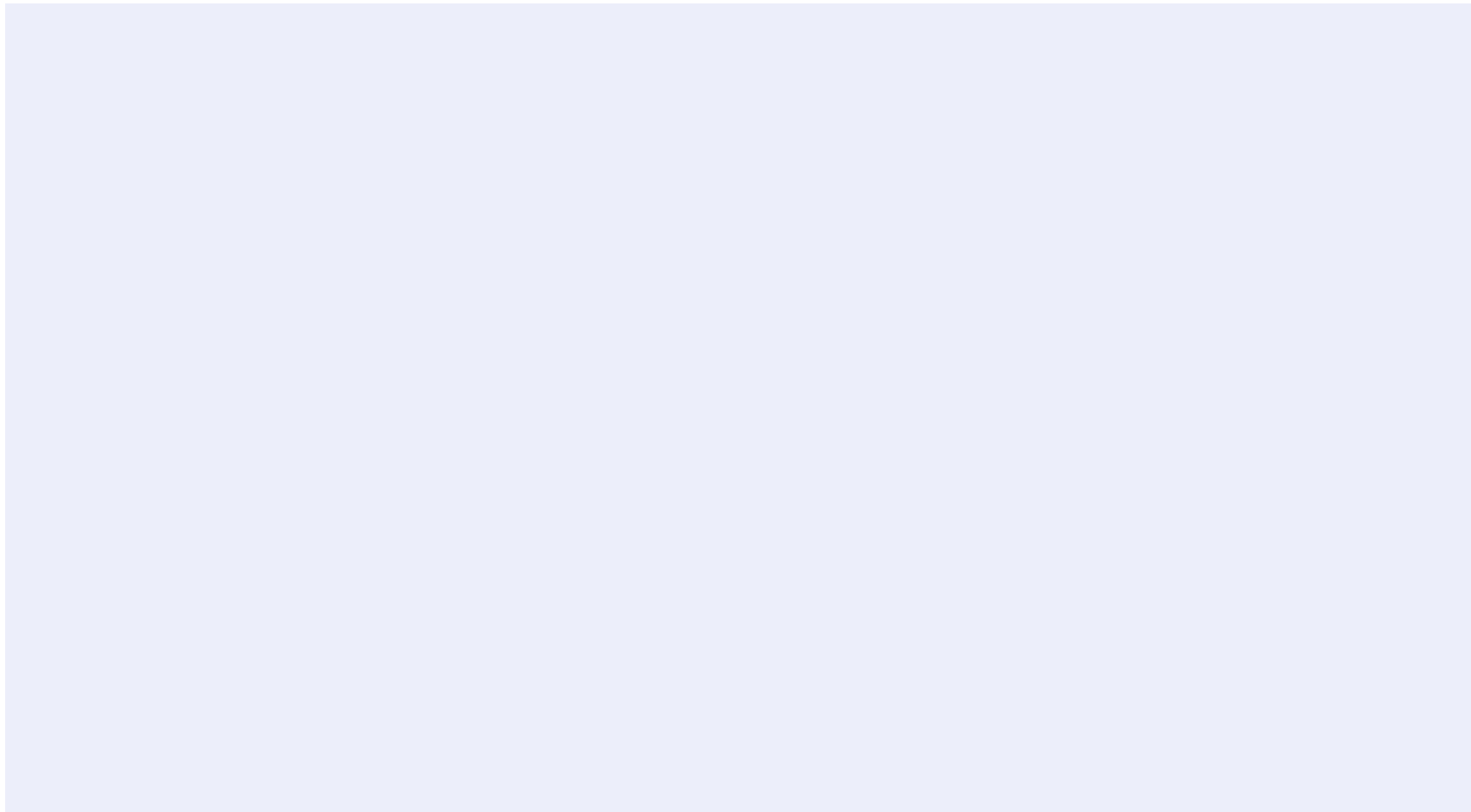
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

VA

235XX

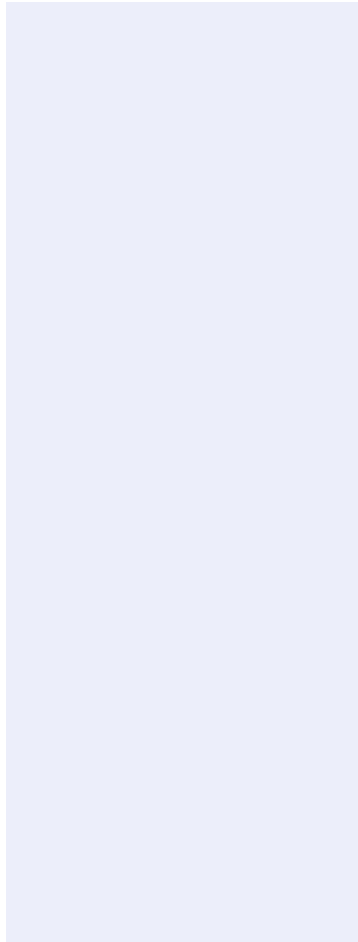
Web

Based on Consumer Complaints

Consent provided	10/06/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2143237

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/11/2016	Payday loan	Payday loan
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08/03/2016	Payday loan	Payday loan
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08/03/2016	Payday loan	Payday loan
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08/04/2016	Payday loan	Payday loan
------------	-------------	-------------

09/25/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

regulated by Utah XXXX XXXX XXXX XXXX XXXX this loan is at 98.9 % interest

Fast bucks made a draft check submitted to my bank account with out my ok they paid loan off {\$480.00} i was not notified about this transaction my bank information was not to be used in any form of payment! i was only One month late i always paid on time with debit card or cash called fast buck employee said district manager would call me back and she never did!! So wrong! thank you! also filed complain with bank they are investigating also

I received a payday loan of {\$400.00} after I agreed to it they sent me documents that stated i would be paying back close to {\$2000.00} on a {\$400.00} loan

I am inquiring about a payday loan I had with Ace Cash Express between XXXX XXXX XXXX XXXX XXXX. I was informed that if I took out a loan within the timeframe noted above that I would be compensated due to the XXXX XXXX settlement that you all reached. I want to make a claim because I did have a payday loan with Ace at that time. Can not recall exact date. I do not have the loan papers anymore. I visited the Ace Cash Express on XXXX XXXX in XXXX Co. for XXXX dollars and was banking with XXXX Bank at the time. When and how will I be compensated?

thanks XXXX XXXX

loan was pay of but they keep calling me at my job these peoples are XXXX

Wells Fargo Bank of California charged my checking account {\$500.00} without my knowledge or authorization. At the time Wells Fargo called their payday loans a " direct deposit advance " which they know longer have that program due to consumer complaints. My checking account was put into overdrawn status, with overdraft fees instituted monthly, {\$35.00} each month until they closed my account without my knowledge or authorization. Now that " direct deposit advance " is more than double the original {\$500.00}. I can not open another bank account,

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

FASTBUCKS HOLDING CORPORATION

NM

880XX

Web

Big Picture Loans, LLC

MD

212XX

Web

ACE Cash Express Inc.

CO

809XX

Web

Servicemember

Big Picture Loans, LLC

MN

554XX

Web

Older American

Wells Fargo & Company

CA

958XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/10/2016	Closed with explanation	Yes	No
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Consent provided	08/04/2016	Closed with explanation	Yes	No
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Consent provided	08/05/2016	Closed with explanation	Yes	No
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Consent provided	08/04/2016	Closed with explanation	No	No
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Consent provided	09/28/2016	Closed with explanation	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2007077

2041968

2045377

2046470

2130562

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/10/2016

Payday loan

Payday loan

08/13/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and have a strike on my credit reports. I can not get Wells Fargo to rectify the situation. I banked with them for almost ten years before this with no overdrafts. The first payday loan occurred in XXXX with renewals up until XXXX. Numerous checking and savings accounts were also opened without my permission. XXXX I started falling behind on XXXX payday loans. I got on the internet and started looking for a payday resolution company that could reduce my payments so that I could continue to pay and I wanted to pay because I did owe so I saw global client solutions and I called and got information about their program the man that I spoke to told me what to do and I did. the first thing he told me to do was close my account and I did and it cost me almost XXXX \$.he told me the program was either 8 or 9 months I pick which one I want and that they would stop the interest and split my payments in half and that they would set up me an account and hold my funds until they could reach a settlement with the lenders. I asked him would the lenders continue to call me once I hire them he told me no. I found that to be a lie very soon and when I called him about it after my second payment he got a attitude with me. I felt something was wrong then. well global took the case then they turn it over to XXXX XXXX they are the ones that are suppose to settle your account with the lenders but I kept getting letters about my loans saying they were not being paid on at all they debited my account for three months for XXXX which totaled XXXX they told me they had settled XXXX account for XXXX that was a lie they told me they were paying on my XXXX loan for XXXX only to find out they have paid no one I filed a complaint with FTC and since then I got a email saying I 'm not do a refund from larger consulting group because of all the fees. but global client sent me a courtesy check for XXXX for all fees paid to them. they advised me not to contact them any further only contact larger consulting. please help

I received a payday loan from cash central. When the company tried to debit my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Global Client Solutions

TN

381XX

Web

Community Choice Financial, Inc.

MS

396XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/11/2016	Closed with explanation	Yes	No
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Consent provided	08/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

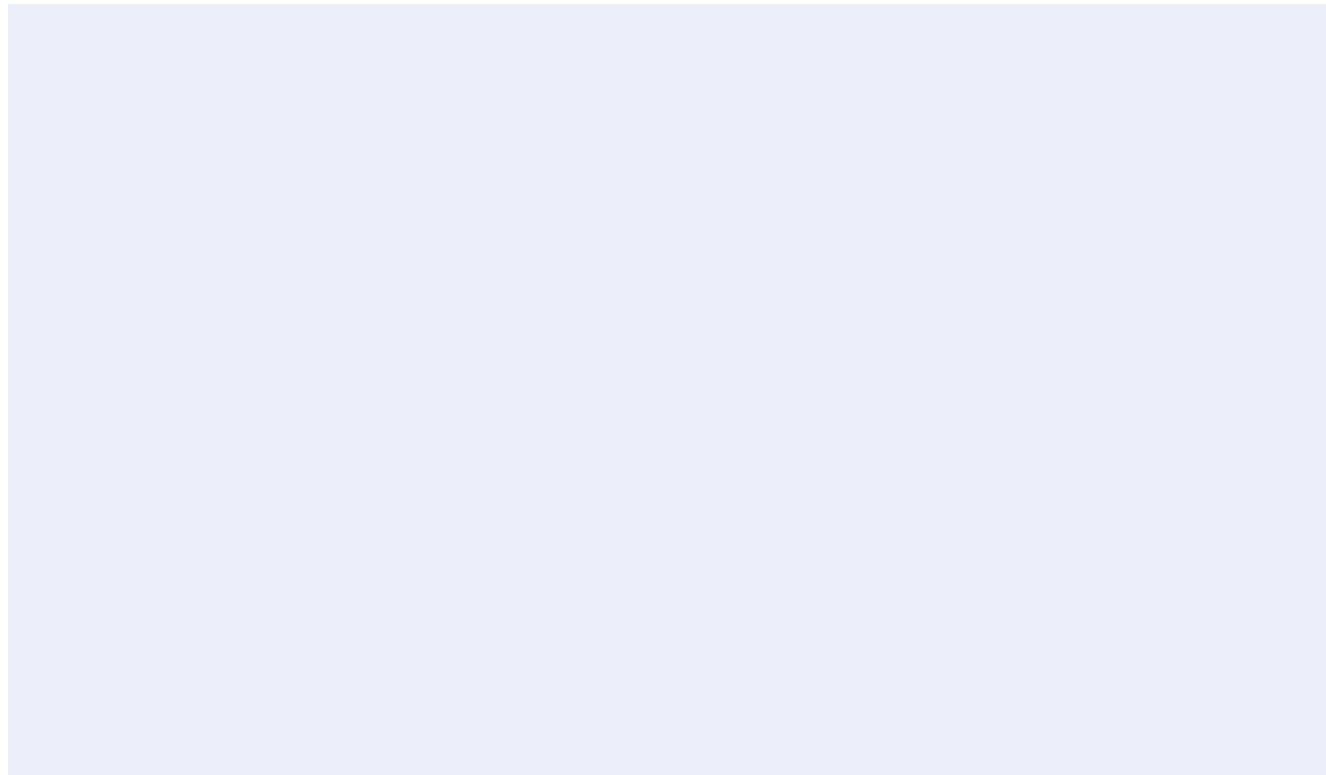
Based on Consumer Complaints

2052757

2062427

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



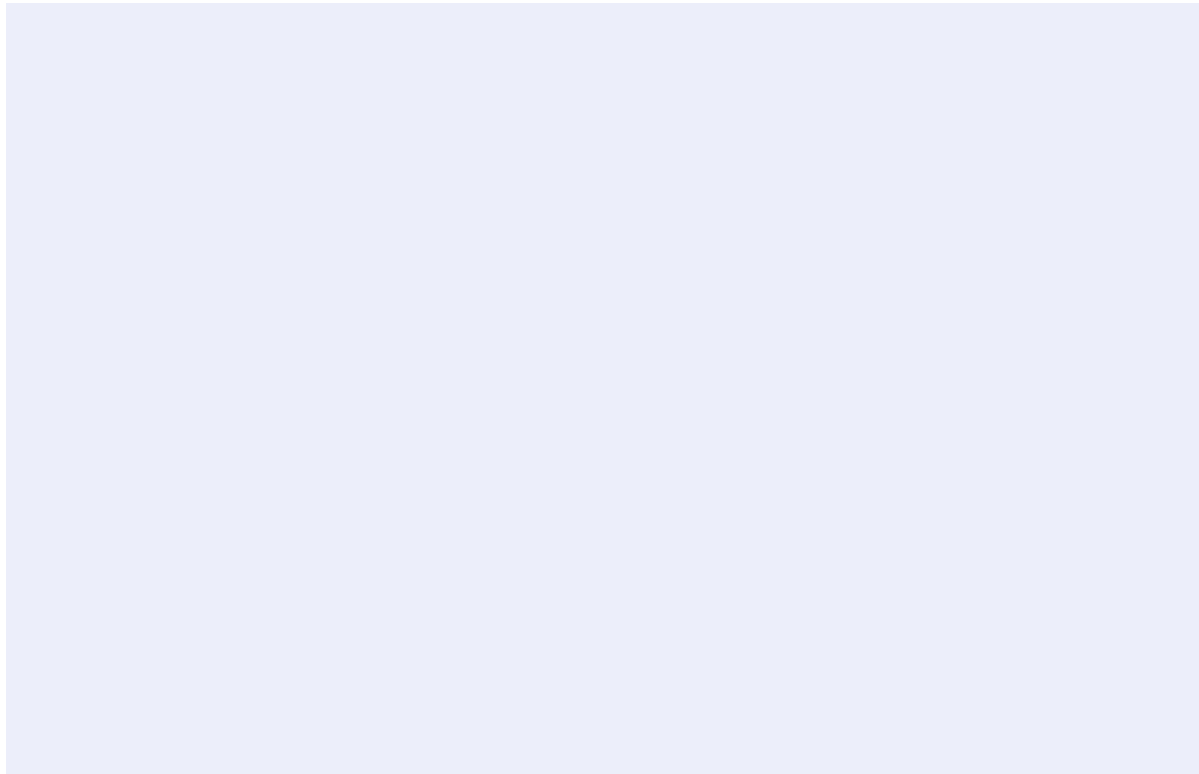
10/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

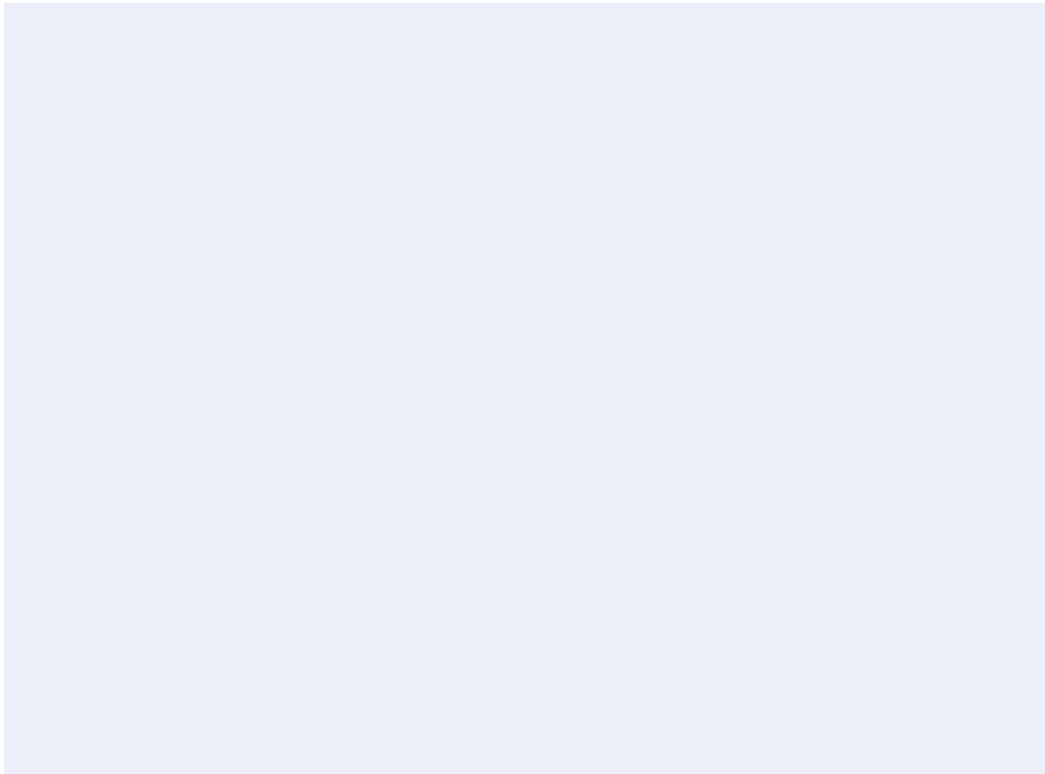
checking account, I did n't have the funds deposited and it went back as NSF. I got an email from cash central asking me to schedule a day for the original amount ({\$230.00}) plus a fee for the NSF bringing the total to {\$270.00}. I arranged payment XXXX/XXXX/2016 for a payment on XXXX/XXXX/2016. Cash central instead pulled {\$270.00} from my checking account on XXXX/XXXX/2016. The payment cleared because I had the funds to cover it. The company then again withdrew {\$270.00} on XXXX/XXXX/16. When I sent screenshots of my bank account showing XXXX payment as cleared and XXXX as pending and a phone number to my bank (XXXX bank who said that cash central could call to stop the pending transaction), cash central refused and said I would have to send them proof once the second payment had cleared for {\$270.00}. A customer service representative also told me on the phone that the company had no way of telling if the loan had been paid or not and I would need to prove both payments. All my correspondence happened with cash central on XXXX/XXXX/16.

I am going to XXXX today to get a print out with their requirements to prove cash central took this payment twice but I do n't feel like I should have to prove that this company has stolen {\$270.00} of my money. Their accounting is flawed or they simply want to steal people 's money b

I got a payday loan with Continetal loans in XXXX Idaho, I missed my first payment due to being let go from work unexpectedly, I tried working with their manager on the issue but she kept refusing less than my payment amount. She then started calling me three or four times a day leaving only one message. Now they have come to my house twice to try and collect the funds out of the office? I offered XXXX dollars and told her i would meet her at the office she said no i have to have at least one payment of XXXX. I couldnt afford this, there is two times she refused my payment. Third time i tried getting on a hardship program was told i could pay XXXX if i came down that day and signed paperwork i wouldnt be due

Payday Loan Complaints with Consumer Complaint Narratives

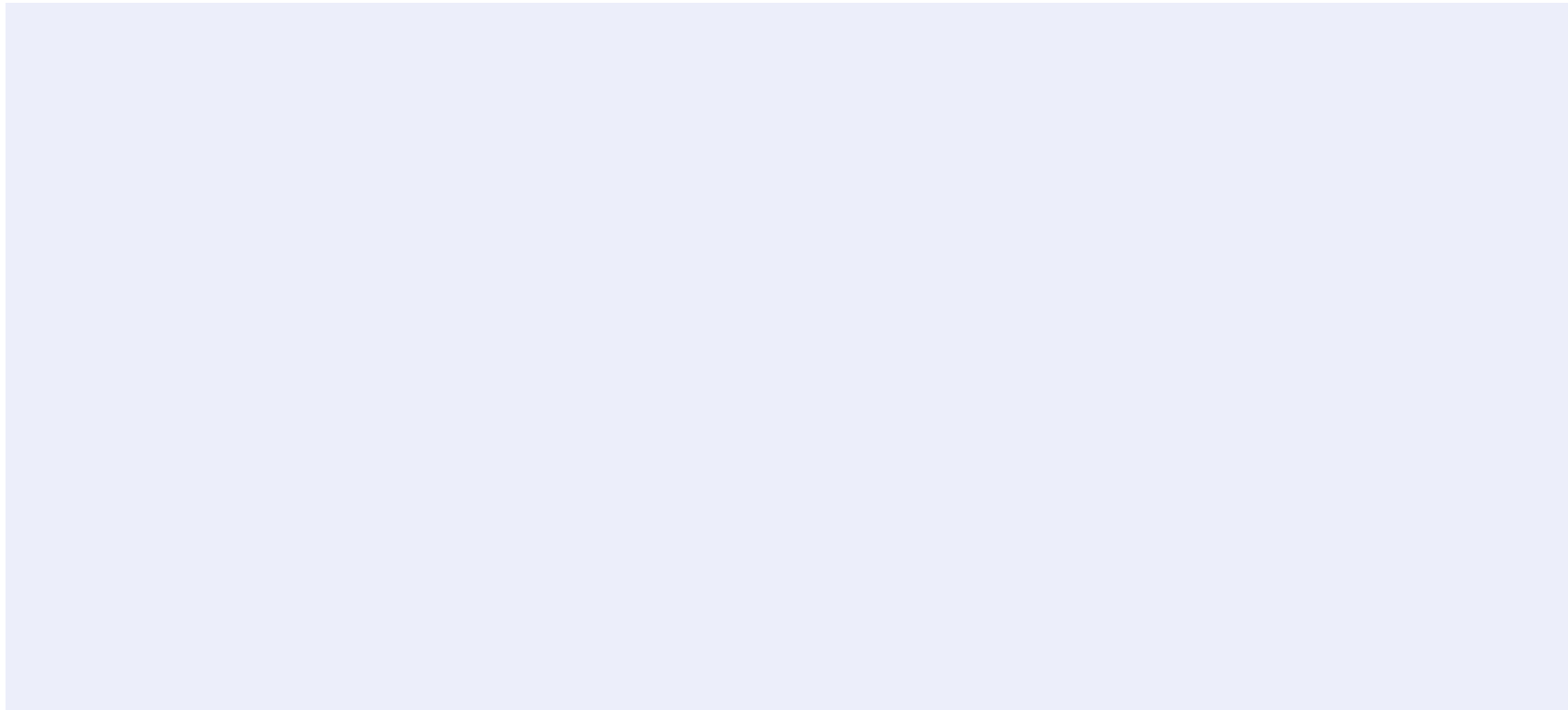
Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Security Finance

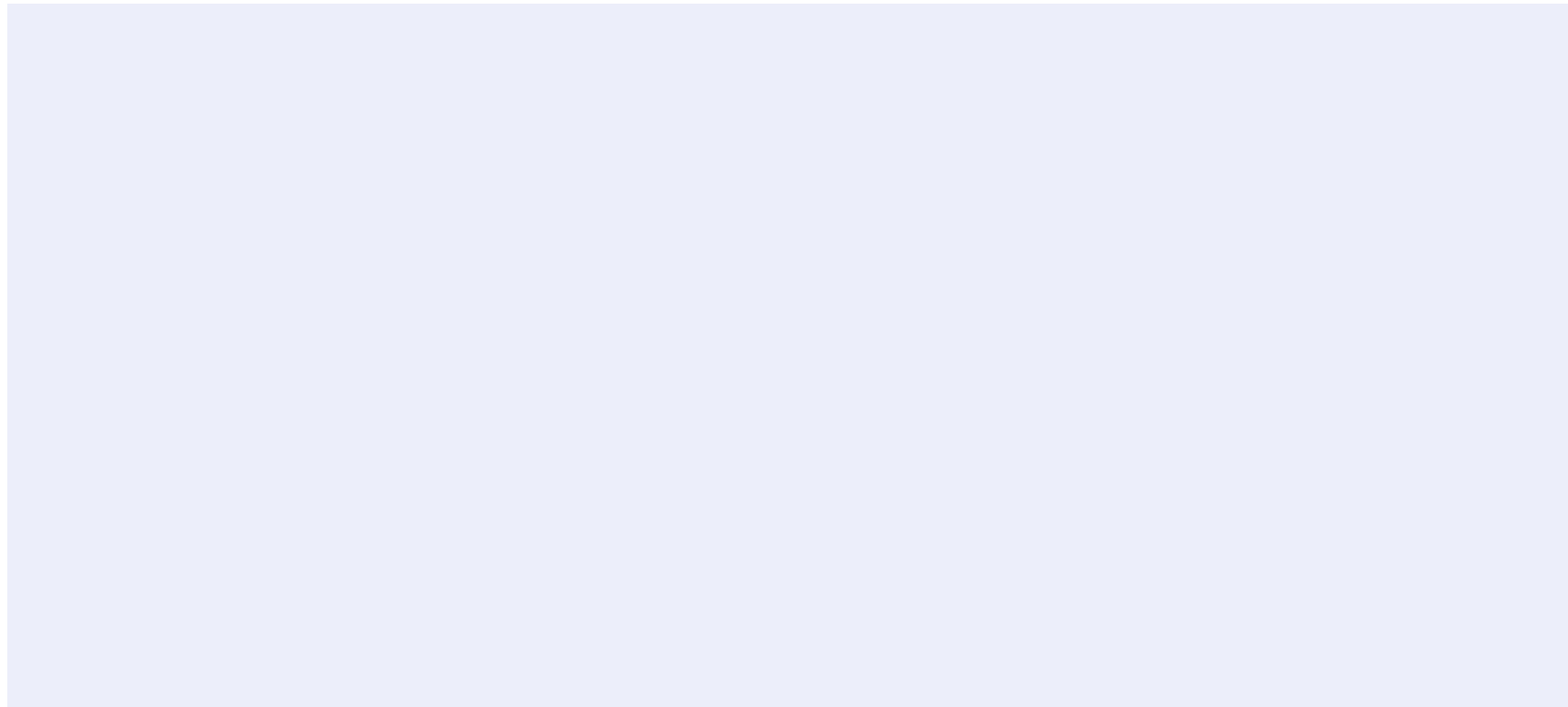
ID

837XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided

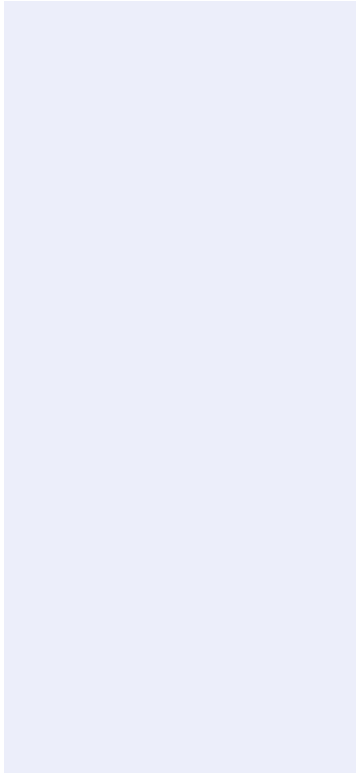
10/07/2016

Closed with explanation

Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2146315

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

till next month, i go down and get the paperwork all drawn up mind you she is out of the office im dealing with another employee, she says she needs a payment before they can approve my hardship program. They continue to call me and harrass me everyday threatening to take me to court. This has been 4 months of XXXX. Now i have to fear these people bullying me at my home? is this even legal? I chose cant contact lender because its the manager i have been dealing with so i have noone to call to report her.

I took out a Payday loan out from Check 'n Go located on XXXX XXXX XXXX, IA XXXX on about XXXX XXXX, XXXX. The Loan was for the amount of {\$400.00} and the repayment amount was {\$450.00}. I was supposed to repay the loan by XXXX XXXX, XXXX and was supposed to receive a courtesy reminder at XXXX that evening to make sure that I was going to make it in by the time they closed that evening. Per the agreement Check 'n Go was supposed to cash a check of {\$450.00} into my XXXX XXXX account if I did not make it in and pay them back by the time they closed on XXXX XXXX, XXXX. Almost every day since the third I have received harassing phone calls from XXXX (Store Manager) or one of her employees demanding payment. The phone number in which these calls are coming from is XXXX. After about 3 days of harassing phone calls and dealing with extremely rude employees, I finally contacted XXXX and notify her that she needed to cash the check and acquire payment via that means. The check was finally cashed into my account that evening which was about XXXX XXXX, XXXX. Bank Statement indicates that Check # XXXX was posted and on XXXX XXXX an overdraft fee was assessed to the account for Check # XXXX posted on XXXX XXXX, XXXX as payment was sent and received by Check and Go. An image of the check is available online as cashed with XXXX XXXX. I have received calls with no voicemail following even this. I left a voicemail with the store demanding that they cease and desist all communication with me and my references as it is

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

IA

507XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/23/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2072287

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/22/2016

Payday loan

Payday loan

08/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

harassment. I received 2 more calls back to back yesterday morning XXXX XXXX, XXXX with no voicemails I called the store and reiterated what I said and they demanded that I bring in proof that they have been payed as their system shows that they have not been payed. They continue to tell me that by signing the form that I agreed to allow them to continue harassing me and my references until they receive payment. This is not true in the slightest and those references should have been contacted prior to lending to me. I brought this fact up and was rudely told that it does n't even make sense to contact references before lending and that they could n't even think of how that made sense. This is definitely a case where people working at this location definitely do not know how to loan and collect debts in accordance with the law. The website has a toll free number but that toll free number will only transfer you to the nearest store in your area. There is no way to file a complaint with the company itself and when I asked XXXX for her supervisor she insisted that the only way to contact them is to provide feedback on there website. As of today XXXX XXXX, XXXX Check 'n Go has allegedly not received payment and has tried to intimidate me on several occasions into not filing a complaint or seeking legal action by even accusing me of threatening them with legal action and acting like the recorded calls can be used to bring criminal sanctions against me for my threats of legal action and XXXX has even accused me of harassing her and her company in an attempt to convince me that it is perfectly legal for them to do what they are doing and that it is me who is breaking the law,

have had a company calling me saying I owe a debit. I am not aware of a debit to them. I have asked for proof of it being my debit, as I have had identity stolen and had numerous accounts and loans taken out in my name. And they refuse to prove to me that it is my debit.

On XXXX XXXX 2016 My Capital One Visa credit card account was charged

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

NM

882XX

Web

Capital One

MA

019XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/22/2016	Closed with explanation	Yes	Yes
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Consent provided	08/17/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

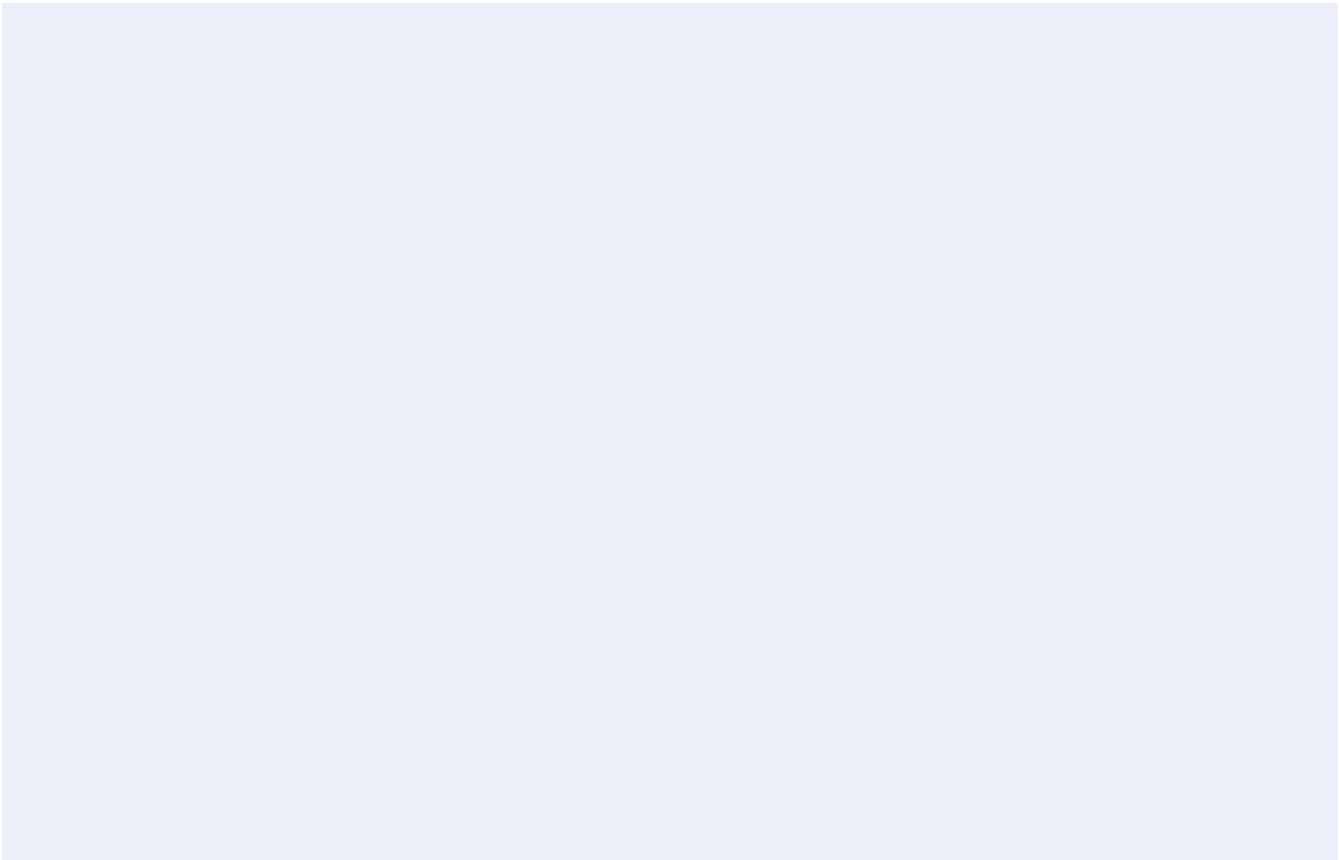
Based on Consumer Complaints

2075373

2068338

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



08/09/2016

Payday loan

Payday loan

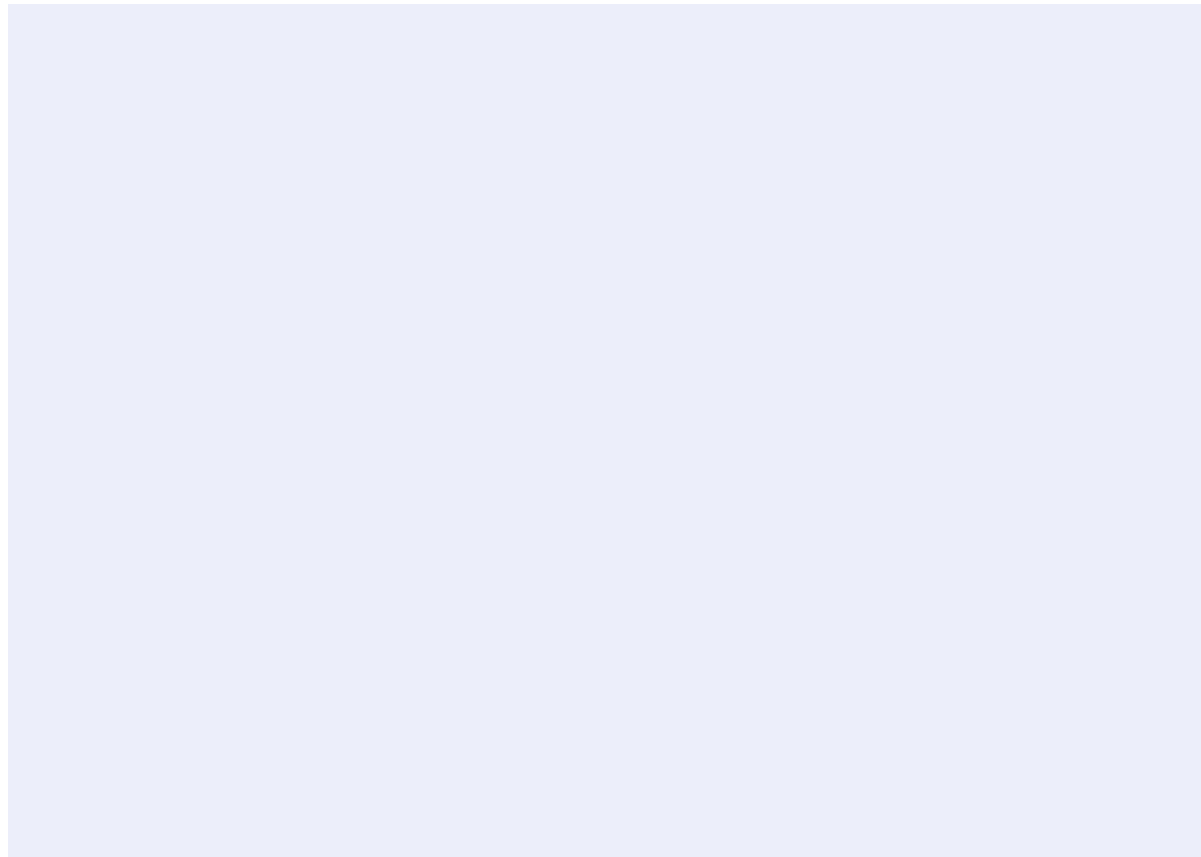
08/10/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX by the XXXX XXXX XXXX company located at XXXX XXXX XXXX XXXX XXXX Florida .

My son used his (joint) visa credit card to pay for a cab ride from XXXX to XXXX XXXX XXXX XXXX, a XXXX mile ride. The driver told him he could not print a receipt after he swiped his credit card in their reader machine.

I alerted Capital One immediately that this charge was fraudulent. They have given me provisional credit twice, and then charged my account back, because the fraudulent party has provided them with a fraudulent receipt.

I have argued with my credit card company that it is clearly fraud, how could a cab ride cost XXXX? Most likely the short ride cost XXXX.

They have denied me reimbursement, because the card was swiped which I feel is unfair. They have not protected me from a fraudulent transaction which they claim they offer their customers as a protection benefit.

Whoever this company is, they do not have any phone numbers, etc. and are most likely preying on students, etc.

Please let me know if I have any recourse with my credit card company, they have closed my case.

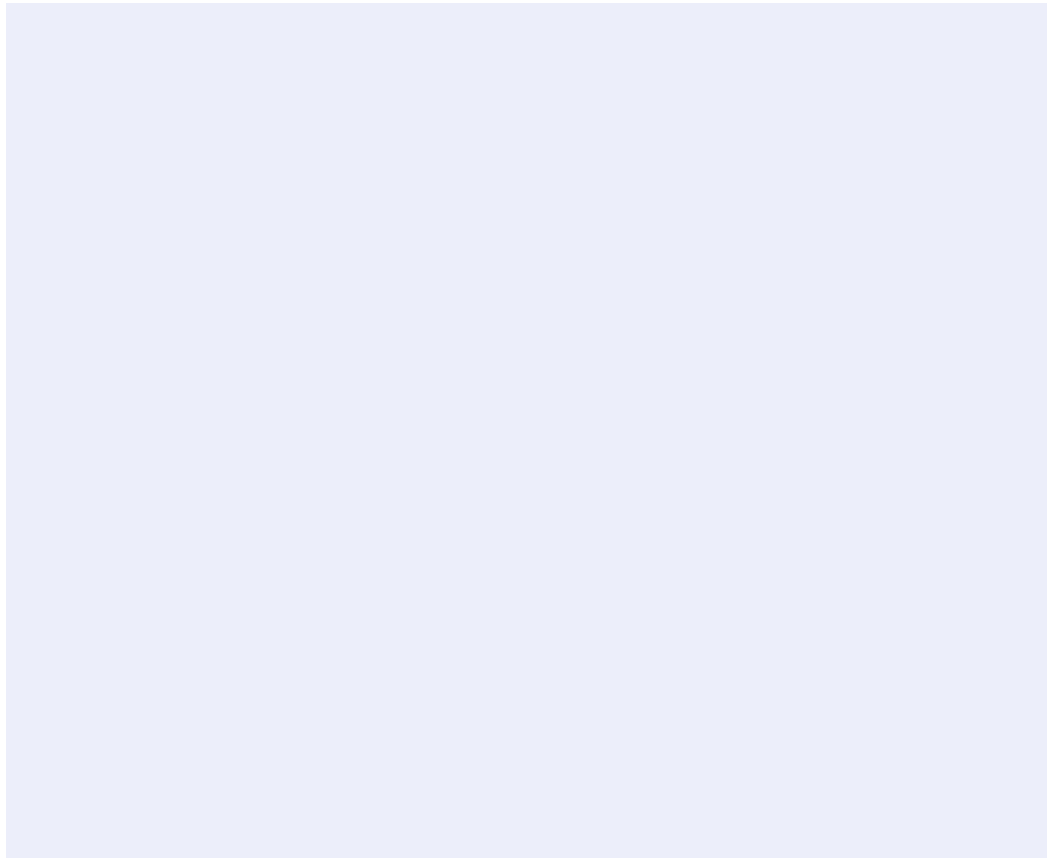
Capital One case # XXXX Thank you, XXXX XXXX

I was contacted by an officer and gave me a number to call because i would be picked up at my office to go to jail.

initially, i took out a payday loan with netcredit and I was unaware their interest rate was 99 percent which made it impossible to pay back. In addition, the amount would be double the loan amount and online payday loans are illegal in the state of Virginia. Net credit is affiliated with Nc Financial Solutions, LLC operates as a subsidiary of Cnu Online Holdings , LLC. They are not XXXX accredited and these

Payday Loan Complaints with Consumer Complaint Narratives

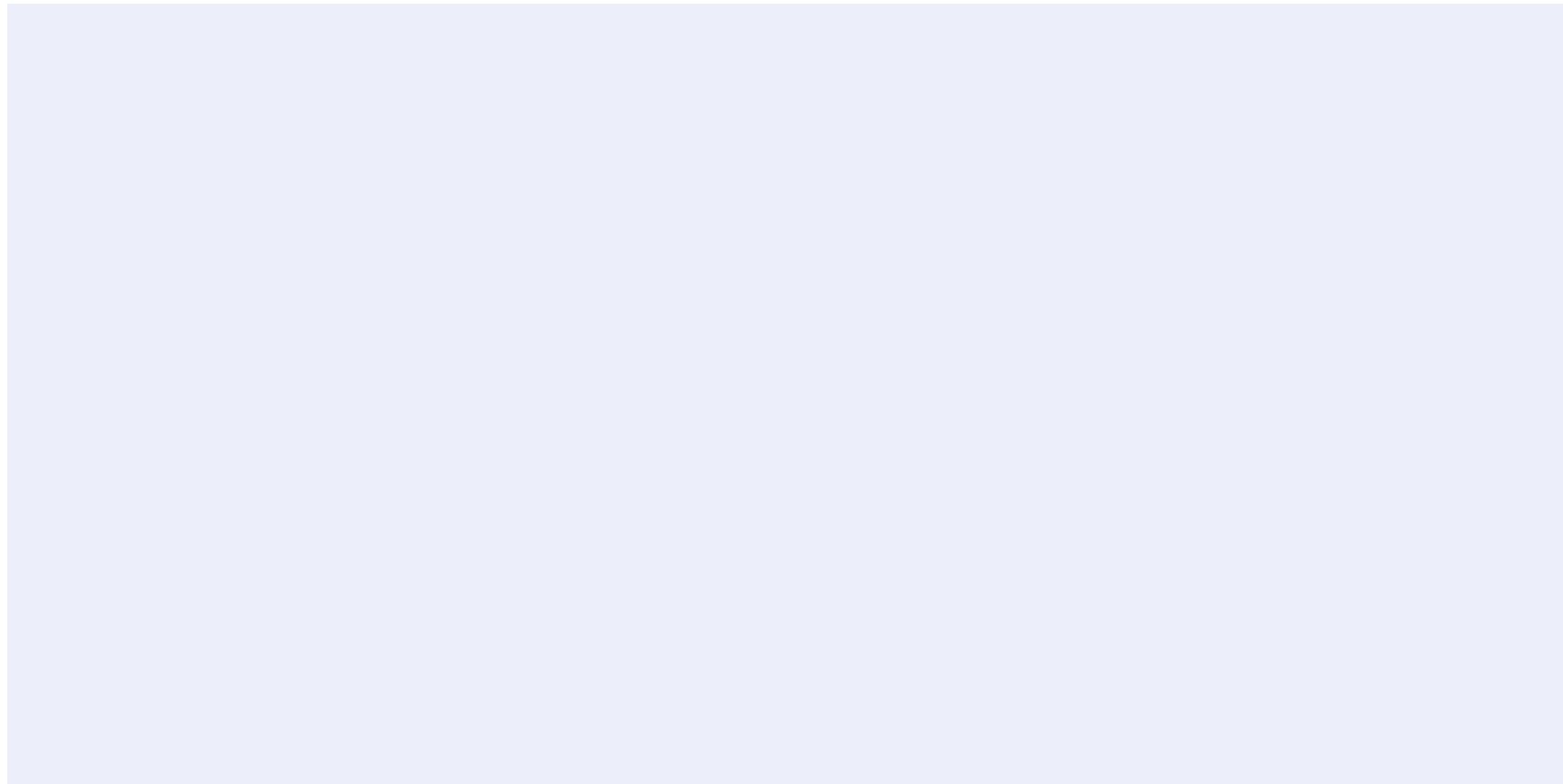
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

751XX

Web

Enova International, Inc.

VA

230XX

Web

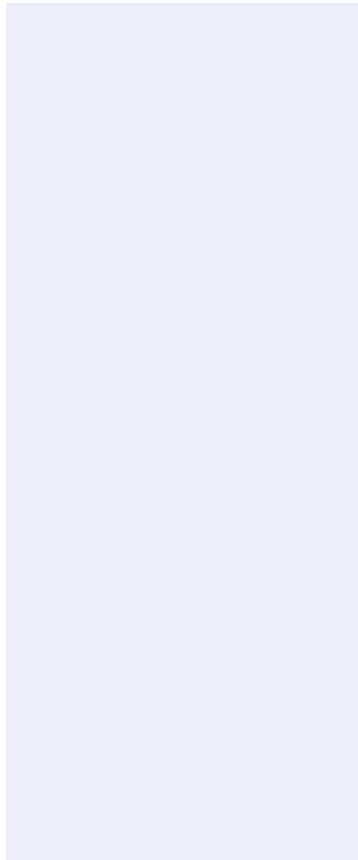
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

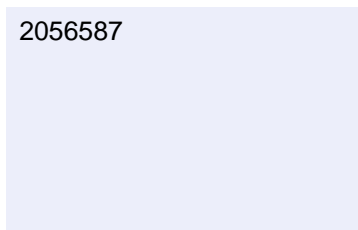
Consent provided	08/09/2016	Closed with explanation	Yes	No
Consent provided	08/10/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2053948



2056587

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



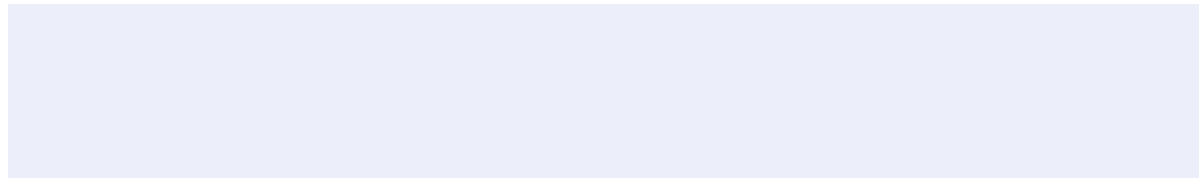
08/09/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

companies are clearly crooks, unethical and practices illegal actions targeting consumers. Lastly, it does not matter whether a debt collector is legitimate which they are not. A legitimate debt collector who collects an illegal internet payday loan can get sued under the Fair Debt Collection Practices Act.

Around XXXX/XXXX/XXXX I took out a loan from Ace Cash Express in the amount of XXXX with intentions of paying it off in full on my following payday of XXXX/XXXX/XXXX.

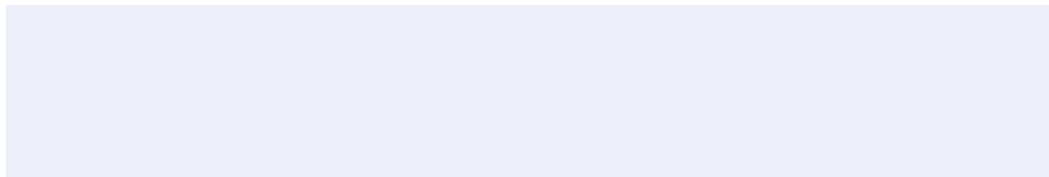
On XXXX my account was hacked into so I called Ace Cash Express on XX/XX/XXXX to provide a different bank account to pay the loan off. I spoke with someone by the name of XXXX who stated Ace 's policies would not allow me to pay from another bank account. I would have to go to a local store and make my payment there instead. She also stated I should put a stop payment on the fee that was scheduled to be deducted before I could make the payment at the physical store. I did this.

This was where the runaround began and they 'seized ' an opportunity to delay my paying off the debt so that I could owe more fees.

XXXX said I should go to the Ace Cash Express on XXXX XXXX in XXXX and pay {\$1200.00} to pay off the debt. Getting there, the representatives at this location knew nothing of my situation at all and they quoted an amount of XXXX. Which is way more than I borrowed plus fees combined. I left there and called and Ace again and asked to speak to a manager who then directed me to another location at XXXX on the following Saturday and stated that my payments would have to be split into XXXX due when I pay at a local store. Her instructions were for me to make an initial payment of {\$1000.00} at the store then wait 3 days and come back to pay the remaining {\$270.00} which would total the original {\$1200.00} payoff amount given to me by XXXX.

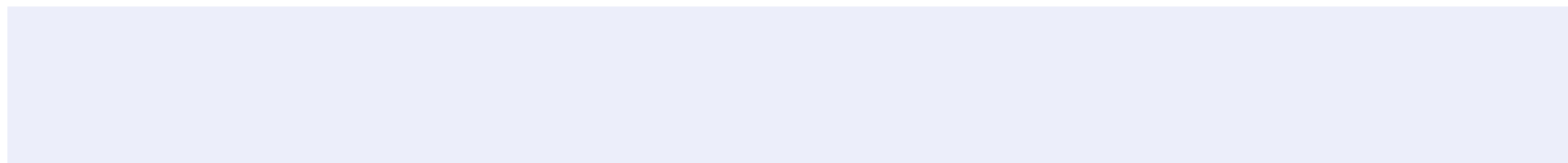
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

TX

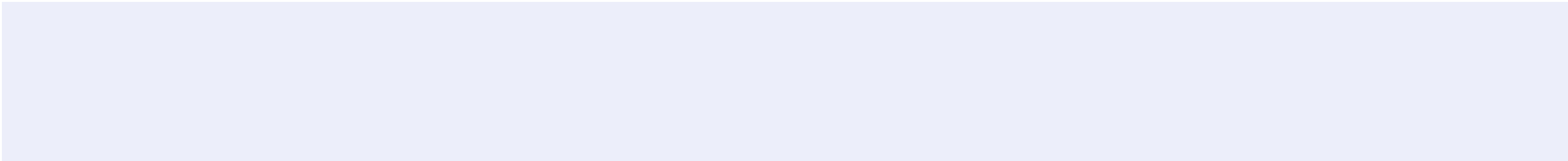
770XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

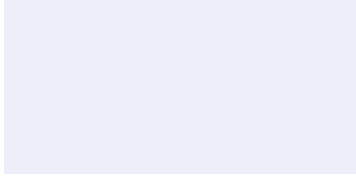
Based on Consumer Complaints



Consent provided	08/09/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2054220

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I went on Saturday to the specified location and again, the representatives knew nothing about the arrangement and even quoted a different amount.

By this time I suspected all of these delays were deliberate so I called Ace again on XX/XX/XXXX and this time I was given a different 'Supervisor ' by the name of XXXX . She stated I could mail in my money order for {\$1000.00} since I was having trouble paying at the stores and send the remaining {\$270.00} by XX/XX/XXXX since I 'd already had an agreement to pay XXXX. This was also due to my account being frozen and the difficulty involved going back to withdraw additional funds. So on XX/XX/XXXX I purchased a money order for XXXX and mailed it to the address I was given. I called Ace after doing so to let them know the payment was in route and also to confirm my remaining balance of {\$270.00} and let them know when I would be mailing it off as well. I got someone named XXXX on the phone who said my remaining balance was over {\$500.00}. I was livid. I told her the entire history of the account, what I was told was due and everything. From this point on the runaround was horrible. Whenever I called I was always placed on hold for over an hour and when I did speak to someone they refused to acknowledge the payment they had already received. They gave me a different balance each time. Finally I told them never to call me again and that I would be sending the XXXX money order that I was originally quoted and Ace Cash Expres would not receive any additional money from me. I did n't understand why I had to split my payments that way anyway when on my first phone call I was prepared to pay it off in full.

So on XXXX/XXXX/XXXX I did exactly as requested and purchased a money order for XXXX. I did n't mail it off until XX/XX/XXXX because I kept trying to reach

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/17/2016	Payday loan	Payday loan
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08/05/2016	Payday loan	Payday loan
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08/08/2016	Payday loan	Payday loan
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08/07/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

someone in a position of authority to acknowledge the payment amount before I would send it.

For months I did n't hear from them anymore but yesterday I received a letter from a collection agency by the name of XXXX XXXX XXXX asking for a payment of XXXX on behalf of Ace Cash Express. This is now harassment. They can not give me an amount then after I pay it ask for more money. I am seeking legal advise and plan to file a lawsuit. This harassment is out of control. It is now XXXX and they are harassing me for money I

Applied for a payday loan on the internet for {\$350.00} ; they attempted to charge me 741.92 % interest making my total payments {\$1200.00} ; upon research I have found that Green Trust Cash, LLC is not licensed to do business in Indiana. I had paid back {\$350.00} by auto draft before I closed the account, and sent them a cease and desist letter.

Loan was paid of f in 2011 and Lender has not removed information from credit report after 5 years XXXX XXXX XXXX said they do not contact Cashnet about loan pain in full

I signed up for this loan without realizing my total payments were going to be {\$4200.00} in total on a loan that was for {\$600.00}.

I did n't realize these disclosures until after the fact. This is outrageous. How can a company get away with a 849 % annual percentage rate? This is killing me. I have already paid them {\$1000.00} and still have XXXX more payments.

I made a loan from the company about a year ago and was not aware of the 800 % interest rate. Just recently i noticed that they are still removing money from my account. I borrow about XXXX and from my bank statements they have not stopped taking payments. I go to the website and they say I still owe XXXX! This place has stolen a lot of money from my acct.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC	WY	820XX	Web
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Enova International, Inc.	FL	331XX	Web
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Big Picture Loans, LLC	FL	334XX	Web
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Big Picture Loans, LLC	LA	708XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/17/2016	Closed with explanation	Yes	No
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Consent provided	08/10/2016	Closed with explanation	Yes	No
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Consent provided	08/10/2016	Closed with explanation	Yes	No
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Consent provided	08/10/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2068936

2048038

2050334

2050144

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/05/2016	Payday loan	Payday loan
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07/26/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

In XXXX XXXX I had taken out a payday loan with a Avant credit. At the time I was in severe financial distress. I could not keep up my payments with the contract that I had agreed to with that company, So I went through XXXX program, who negotiated on my behalf with Avant. They sent a contract, had me sign it to set up payment arrangements through the debt management company. I was on a different payment plan and they agreed to settle for less than what I owed. I followed all the way through with the whole plan, paid all the money that they agreed that I should pay ; all of the lesser amount, every payment on time. It is now XXXX XXXX, I happen to pull my credit report, and noticed that Avant credit was on my credit report as over a year late with my payments. I tried to contact them and was told to contact the compliance Dept. I sent them all the documents I had, I even sent them copies of the canceled check that they had cash through my account. Now, they are trying to say that they have no documentation of this contract, their contract that they made up and agreed to, payment plan, they did not receive any payments, and I 'm still late. Someone cashed my checks at that company. I can not get a answer from a live body about this situation. I can only email them or I can call customer service who hasnt been able to resolve this issue at all. I want people to know that Avant credit steals your money. Someone at the company has taken {\$1300.00} from me, and nobody is acknowledging that they even know where this money went nor are they acknowledging the contract, that 's after I sent them the contract and the copies of the cancelled checks. How do I resolve this issue. All of my payments went through global client services and were cashed. As I have said, when I call the XXXX # to Avant, I can only get customer service. There is, supposedly, no number for the compliance departmentthey can only be communicated with through email!

Despite my repeated requests for them to desist, RISE Credit persistently email me with offers of loans which I do not want and for which I do not qualify. I am a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Avant Credit Corporation

MO

641XX

Web

Risecredit, LLC

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/09/2016	Closed with explanation	Yes	No
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Consent provided	07/28/2016	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2048784

2031739

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/29/2016

Payday loan

Payday loan

03/30/2016

Payday loan

Payday loan

08/24/2016

Payday loan

Payday loan

08/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX XXXX, living in the XXXX and ineligible for a short-term US dollar loan from a company in Texas. Despite pointing this out to them, they persist in filling my inbox with daily offers of loans.

In XXXX of last year I received an offer in the mail for Castle Payday and was approved for a {\$600.00} loan. It did not say anything in there about the 850 % interest rate. I received the funds and now every month since then they are taking out {\$140.00} from my account. I have so far paid {\$1800.00} on a {\$600.00} loan. They have also changed their name now to bigpictureloans.com. I feel they are a predatory lender.

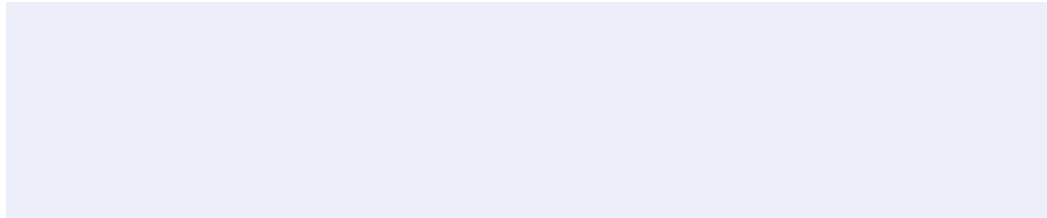
received a letter from Creditors specialty service. They disclosed all my information to my boyfriend. Talked to my boyfriend without my permission. Creditors Specialty Service gave my info to a third party. XXXX XXXX did this. I was calling to ask for verification of this debt, because I do n't think its mine and he kept pushing me to pay for something that is n't mine.

None of the above describe my issues However, on XXXX 2016, I call XXXX XXXX XXXX for Speedy Cash XXXX XXXX after viewing my XXXX credit report I came into an agreement with them to pay off the {\$1400.00} in full that day and they promise to delete the collection file from all Credit Reporting Agent. However, to this day that has not happen, their excuse : In XXXX 2016 they said it take 30 days ; XXXX 2016, they said it take 30 days, XX/XX/XXXX - XX/XX/2016, they said I would have to wait another 30 days however, they did say that they did submit the information to all Credit Reporting Agent and they just have not done it however, I call XXXX and they said the late time they had any communication with XXXX XXXX XXXX XXXX or Speedy Cash since XXXX XXXX, 2016, and the did not ask them to delete any files. I attempt by phone to resolve this issues to know avail, just lies. Can not contact Management of lender.

I do n't know how much they are charging in fees because the debt collector wo n't

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

WA

985XX

Web

Creditors Specialty Service Inc

CA

926XX

Web

Speedy Cash Holdings

AZ

852XX

Web

Older American,
Servicemember

BlueChip Financial

WA

992XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/10/2016	Closed with explanation	Yes	No
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Consent provided	08/24/2016	Untimely response	No	
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Consent provided	08/24/2016	Closed	Yes	No
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Consent provided	08/11/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2037884

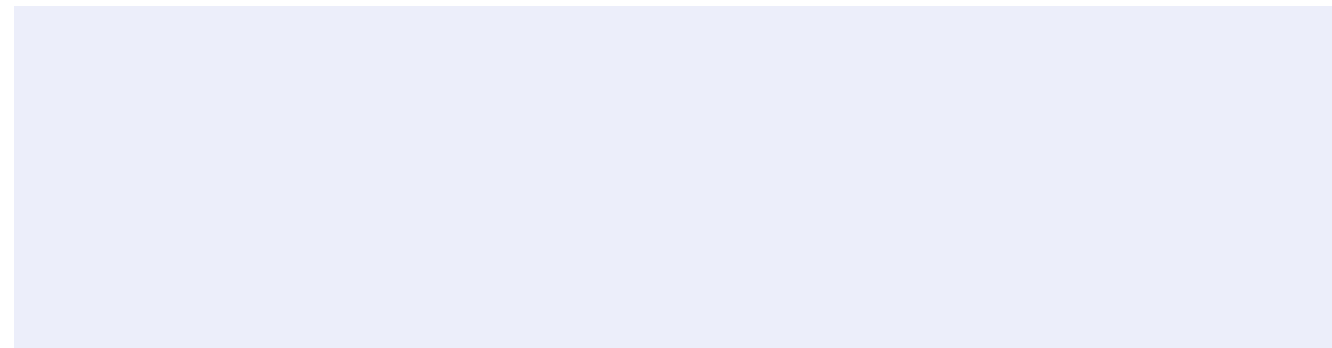
1857431

2078224

2042952

Payday Loan Complaints with Consumer Complaint Narratives

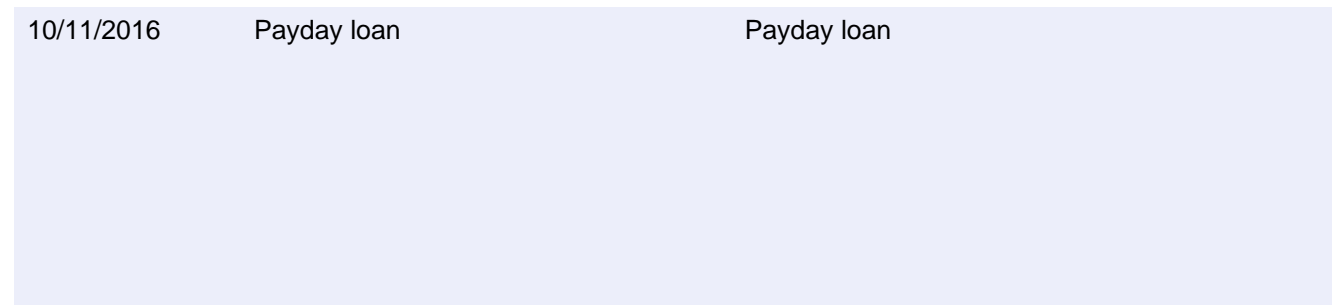
Based on Consumer Complaints



10/11/2016

Payday loan

Payday loan



10/11/2016

Payday loan

Payday loan

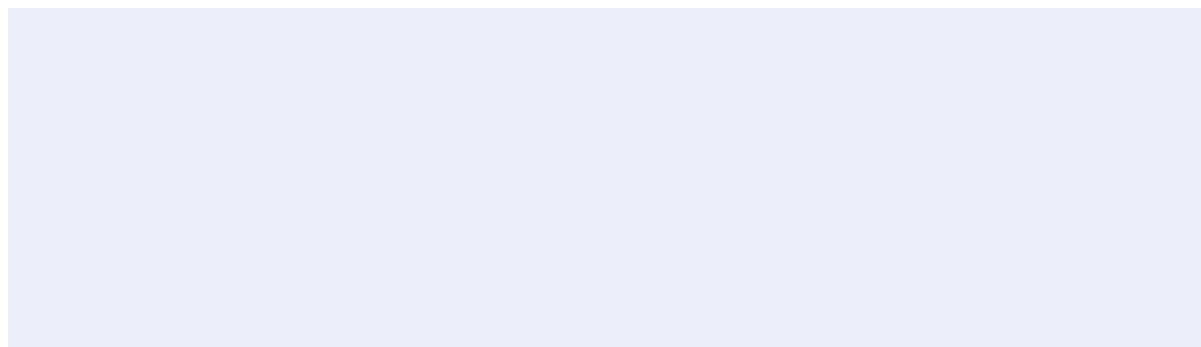
08/17/2016

Payday loan

Payday loan

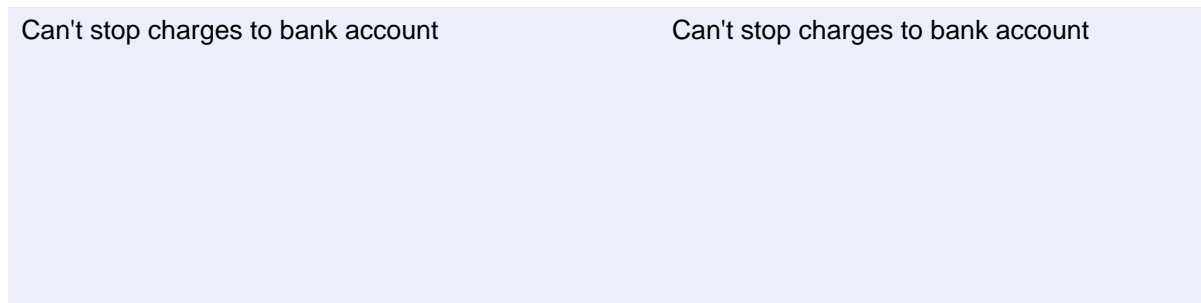
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt



Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

mail me a statement. He says he needs a payment arrangement before he sends me anything in the mail. When he called me, for the second time at work, and I answered him for the first time, he accused me of having a blaze ' attitude and shamed me for ignoring him. He was very unprofessional. When I requested he mail a statement, he said he could n't do that unless I gave him a debit card. I just want something to be sent to me in the mail. He scolded me for not calling him, and I told him I only respond to letters when collections are involved, but no one has ever sent me anything from his company.

The lender withdrew funds from my bank account a few day from the normal pay date. When I called I was informed that due to the holiday they redrew the funds earlier and it resulted with my account being overdrawn.. I also looked over my payment history dating back XXXX 2016 up to XXXX and noticed that I am paying more when my previous balances were less and my payments were less.

I took out payday loans when my husband was n't working (a 15 month period) so that we would not have to pay car payments, housing, or utilities late. Since then the interest has eaten us alive where we ca n't pay them off. We 've had to pay them off and renew multiple times and now I have found out they are n't even licensed in Oklahoma. They withdraw the funds from Oklahoma Employees Credit Union and I am having to close my account. I was told to file a complaint since they are n't licensed to do business in Oklahoma. Please advise. Thank you.

I recieved a {\$500.00} loan from a company called NorthCash on XXXX/XXXX/2016. Loan agreement had me do first payment of {\$120.00} and XXXX payments of {\$170.00}. So far I made XXXX payments. Since Northcash is not licensed in the State of Oklahoma the loan is illegal! On XXXX XXXX, I sent a letter to Northcash stating that they are not licensed in Oklahoma and I 'm willing to pay the principal of the loan which I owe {\$35.00} since i paid {\$460.00}. Hours later I received an email from Northcash stating as a courtesy, they will wave all

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

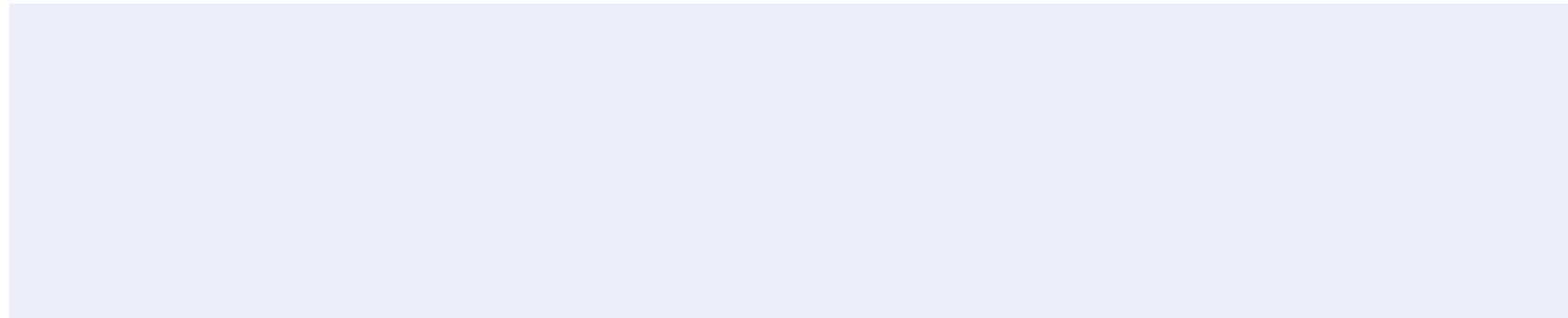
control or direction of the company

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Enova International, Inc.

MD

206XX

Web

LDF Holdings, LLC

OK

731XX

Web

GVA Holdings, LLC

OK

731XX

Web

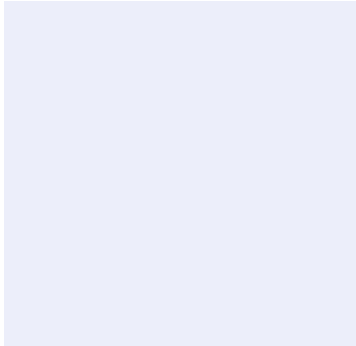
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/11/2016	Closed with explanation	Yes	Yes
Consent provided	10/13/2016	Closed with explanation	Yes	
Consent provided	08/23/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2155880



2154042

2067854

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/05/2016

Payday loan

Payday loan

08/05/2016

Payday loan

Payday loan

08/15/2016

Payday loan

Payday loan

08/16/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

fees and interest and I owe only {\$35.00}. A few hours later I received an email from Northcash stating that I have a balance of {\$410.00} and I can do XXXX payments of {\$130.00}. I called and talked to the representative and she claims because if my age I do t know what I 'm talking about!

I had a online payday loan with XXXX a few years ago after making several payments, I fell behind on making payments. I started to get harassing phone calls at home, work and also friends and family started getting calls regarding this loan after a while they stopped. On XXXX 2016 I noticed a collection on my credit reports from Midwest Recovery Systems for {\$1300.00}, they never sent me any paperwork validating the terms of this loan or the amount owed. I only borrowed {\$500.00} and I paid most of that back.

I had a online payday loan with XXXX a few years ago after making several payments, I fell behind on making payments. I started to get harassing phone calls at home, work and also friends and family started getting calls regarding this loan after a while they stopped. On XXXX 2016 I noticed a collection on my credit reports from Midwest Recovery Systems for {\$2200.00}, they never sent me any paperwork validating the terms of this loan or the amount owed. I only borrowed {\$800.00} and I paid most of that back.

I was in a accident and doctor bills and travel started mounting causing extra expense so I started a debt consolidation program but the advance company branch refuses to work with the debt consolidation company telling me they would turn me in to collections refusing to accept any payment from the consolidation company

In XXXX XXXX I accepted an online loan offer from CashnetUSA for {\$1400.00}. I 've repaid them more than 4 times the amount I borrowed. In the meantime I learned that "payday " loans were banned in Maryland as of XXXX XXXX. Can I stop collection?

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes the complaint is the result of a misunderstanding

Company believes the complaint is the result of a misunderstanding

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Midwest Recovery Systems	LA	708XX	Web
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Midwest Recovery Systems	LA	708XX	Web
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AmeriCash Holding LLC	TN	377XX	Web
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Enova International, Inc.	MD	206XX	Web	Older American, Servicemember
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/09/2016	Closed with explanation	No	No
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Consent provided	08/09/2016	Closed with explanation	No	No
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Consent provided	08/29/2016	Closed	Yes	No
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Consent provided	08/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2048547

2048782

2062929

2067040

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/13/2016

Payday loan

Payday loan

08/22/2016

Payday loan

Payday loan

08/16/2016

Payday loan

Payday loan

08/16/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Payment to acct not credited

Payment to acct not credited

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I inquired about the loan after receiving a letter in the mailast. I applied for the loan and was approved for {\$900.00}, but only took {\$550.00}. I was told that I had a small finance charge. I was not able to see the paperwork until after the funds were deposited into my account. I called and actually did not accept or sign anything initially, but funds were deposited. I thought that was how it worked. However, after I received the funds I read the paperwork and that 's when I discovered that over the next two years I will pay {\$2400.00} or more for borrowing {\$550.00}. I asked about it and was told that if I paid it off early it would be {\$750.00}. Which is reasonable, but that was only if I paid it off by the first payment. I have been trying to gethe them to reduce the interest charges, but they will not do anything about it.

Please do not eliminate limits on borrowing funds for Pay Day Loans. We have at least several employees in my company that depends on this loan to pay their rent and use for emergency. Eliminating this service would cause many people hardship.

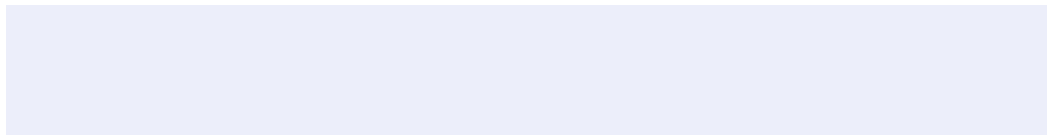
I paid this lender off a couple years back. It is not even on my credit report however they are sending me violent email about how my social security is going to be black listed and and I will have a warrant out for my arrest. From ACE legal

Cnu Online Holdings , LLC operates as a subsidiary of Enova Online Services , Inc .

XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX dba CashNetUSA in the United States. CashNetUSA debited an unauthorized amount of {\$80.00} from my checking account on XXXX XXXX, 2016. I called CashNetUSA to update my pay day scheduled prior to this unauthorized debit. On XXXX XXXX, 2016 my husband who is a " XXXX Veteran " and I also spoke with a " Supervisor " named " XXXX XXXX. " (He would not give us his last name), did not apologize for this but reluctantly refunded the {\$80.00} back to our " Joint Checking Account ". " XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

GA

300XX

Web

Community Choice Financial, Inc.

FL

334XX

Web

ACE Cash Express Inc.

TX

765XX

Web

Enova International, Inc.

VA

231XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/16/2016	Closed with explanation	Yes	No
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Consent provided	08/22/2016	Closed with explanation	Yes	No
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Consent provided	08/16/2016	Closed with explanation	Yes	No
------------------	------------	-------------------------	-----	----

Consent provided	08/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2062459

2077275

2066584

2065362

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX. " told me and my husband that going forward these unauthorized debits would not happen again. Also that I needed to call CashNetUSA to remind them not to debit any monies for the balance owed until my next scheduled pay period which was XXXX XXXX, 2016 and XXXX XXXX, 2016 with the final debit for the remaining balance on XXXX XXXX, 2016 due to the " Labor Day " holiday which falls on XXXX XXXX, 2016. On XXXX XXXX, 2016, CashNetUSA debited {\$80.00}.

I called CashNetUSA on XXXX XXXX, 2016 and XXXX XXXX, 2016 to remind them that my next scheduled pay day was XXXX XXXX, 2016. I was told that they had my updated pay day and they would debit {\$80.00} on XXXX XXXX, 2016 which they did. My balance was XXXX after the debit. But my account showed that my next debit due date was XXXX XXXX, 2016 instead of XXXX XXXX, 2016. On XXXX XXXX, 2016 CashNetUSA debited my account in the amount {\$90.00} which caused our checking account to be " Overdrawn " by the amount of ({\$92.00}). I called CashNetUSA on XXXX XXXX, 2016 to advise them of the " Unauthorized " debit of {\$90.00}.

The " Customer Reps " told me they had no record of me sending them my updated pay scheduled. I ask to speak to a " Supervisor " and she also told me that there was no record of my updated pay period that I sent to them via email on XXXX, 2016. But I have a return email from " XXXX XXXX. " the first " Supervisor " that I spoke with on XXXX XXXX, 2016 acknowledging he had received my updated pay dates. The " Supervisor " said that it was nothing they can do about the " Unauthorized " debit because per CashNetUSA it was scheduled for XXXX XXXX, 2016 instead of XXXX XXXX, 2016. My current is {\$12.00}. But we have been caused great financial harm and our checking account could be closed by

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/30/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX XXXX XXXX XXXX XXXX because of this " Unauthorized " debit.

I am demanding that CashNetUSA refund my {\$90.00} that was stolen from my account by them and to refund the " Overdraft " fees in the amount of {\$58.00} that we have incurred do to their negligence. We are asking for a " Total Refund " Amount of {\$140.00}. CashNetUSA is defrauding us of our funds, yet their company headquarters is in XXXX. We thought their main headquarters was the State of Delaware. We were even asked and encouraged to " Borrow " {\$80.00} from CashNetUSA by their supervisor " XXXX XXXX. " on XXXX XXXX, 2016 before he agreed to return the {\$80.00} from the first " Unauthorized " debit that was done on XXXX XXXX, 2016.

I want all " Consumers " in the United States that have seen the commercials on TV or the internet regarding the ease of borrowing money from CashNetUSA, DO NOT BORROW MONEY FROM THIS COMPANY! They use fraudulent business practices to us the " Consumers " that reside in United States. I believe because we are near the end of paying this deceptive, deceitful business called " CashNetUSA " they want to drag this out by using the above described unsavory business practices to keep in an endless web of " Emotional Distress " and " Financial Hardship ". We have found the hard way. Do Not Use this company or any other " Pay Day Loan " company to borrow money from. This may happen to you.

I applied for a loan with ACE Loans. After submitting the proper paperwork I was denied a loan. I asked for a valid reason and was not given any specific reason. I called their main office and was also given the run around. I think this is a very questionable operation. They take your personal information and then do not offer a valid response like most lenders.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

FL

331XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/30/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1992490

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/12/2016	Payday loan	Payday loan
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08/12/2016	Payday loan	Payday loan
------------	-------------	-------------

08/26/2016	Payday loan	Payday loan
------------	-------------	-------------

06/23/2016	Payday loan	Payday loan
------------	-------------	-------------

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I 'm being harassed by a lender who both charged me fees/interest I did n't expect and also would n't stop charging my account despite calls/emails. I also have received threatening emails and calls, but no actual paper work despite appeals for information in writing. I also submitted a formal letter asking for information when i lost my job, but no information was provided.

I have been contacted from the number XXXX XXXX and XXXX XXXX and threatened for non payment of loan, which was paid. The company did not give a name but they said it was a law office in XXXX XXXX California and said a sheriff would be sent with paperwork if not today, in a couple of days. I stated what they were doing was against the law and they said it was n't. Please stop this company and their tactics.

Cash Call presented radio advertisements on predominately XXXXowned or XXXXlistening audience. The advertisement stated that the loan company was owned by an XXXX and operated quite differently than payday loan companies. I called to apply for \$ XXXX and was told I only qualified for {\$2500.00}. I was also told that if I did n't accept this loan, it would show up on my credit report as " declined. " They played on the emotions of a person in need of assistance. The interest rate is nearly 300 % which was not disclosed prior to accepting the loan.

While I was the XXXX one in this situation, these type of companies should be regulated and/or shut down and stop preying on minorities.

I never applied for a payday loan through this XXXX XXXX XXXX, they 're scammers. They have all of my information old checking account number my social security number. I just learned Today XXXX/XXXX/16 they have put this on my credit report as a collection for the amount of {\$640.00} and this Midwest recovery is on my report. I called the XXXX XXXX number and they told me that I can settle this matter for {\$300.00}. I do n't owe this never got a payday loan from

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial

DC

200XX

Web

BlueChip Financial

CA

902XX

Web

CashCall, Inc.

VA

223XX

Web

Servicemember

Midwest Recovery Systems

IL

606XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/16/2016	Closed with explanation	Yes	No
Consent provided	08/16/2016	Closed with explanation	Yes	No
Consent provided	08/26/2016	Closed with explanation	Yes	No
Consent provided	06/27/2016	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2061131

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2061502

2083820

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1982233

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/31/2016 Payday loan Payday loan

08/12/2016 Payday loan Payday loan

08/29/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

this group and want this off of my credit report.

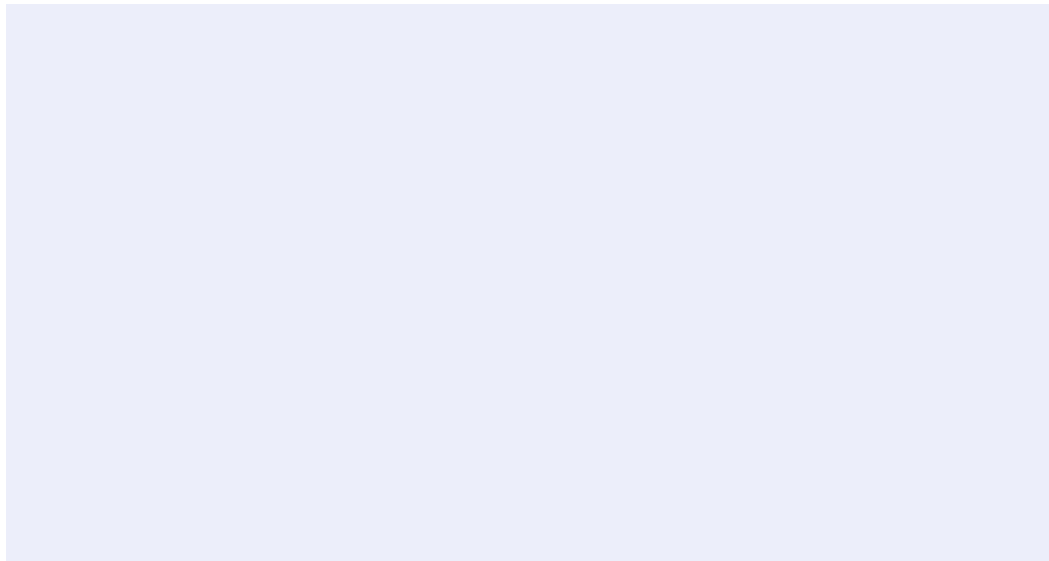
The choices above do n't cover my issue. I have been receiving harassing calls from individuals saying they are with " mobile loans. " They have even searched for family members and called them. They stated that I received a payday loan XXXX 2013 and have a balance left (approximately {\$1600.00} if I remember correctly). Supposedly it was deposited to a XXXX XXXX XXXX account, which I do not have nor did I have in 2013. I have already gone down the road with them on dealing with this as a fraudulent account opening/id theft and all they do now is get hostile and hang up the phone on me. I 'm tired of this company thinking they can call people up like they work for a federal agency and harass XXXX them. They are not going to bully me into paying something I am not responsible for.

I was told by the big picture loan that I would have to pay back {\$540.00} for a loan of {\$400.00} to this date of XXXX/XXXX/2016 I have made XXXX total payments of {\$140.00} via automatic draft from my banking account Which equal up to {\$560.00}. I have not been late or missed a payment. When I called today to question them about a letter I received from Big Picture Loans for another loan. I assumed my loan was paid in full. I also recieved a email from a XXXX stating that my application had been approved. I did not apply for a loan with them and I believe Big Picture Loans sold or gave out my personal information. I have already paid them more than I borrowed and more than what was stated to me would be my payback amount of {\$540.00}. While I was on the phone with the rep she offered me a " courteously " waive of charges if I gave them permission to withdraw {\$400.00} from my accountTHAT 'S {\$940.00} that I would have paid for borrowing {\$400.00}!!!!

Receive phone calls at least twice a day for my warrant of my arrest and that I 'm being sued. Now family/friends/work are being called and threatened. When I try to return the call to ask for documention to be sent to me in writing there is not

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mobiloads, LLC	FL	338XX	Web	Servicemember
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Big Picture Loans, LLC	GA	300XX	Web	Servicemember
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Genuine Debt Solutions, LLC.	VT	050XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/31/2016	Untimely response	No
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Consent provided	08/16/2016	Closed with explanation	Yes	No
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Consent provided	08/31/2016	Untimely response	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2090824

2060973



2086027

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

03/15/2016

Payday loan

Payday loan

08/17/2016

Payday loan

Payday loan

07/20/2016

Payday loan

Payday loan

08/25/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

return the call to ask for documentation to be sent to me in writing there is not answer. Is this a scam.

This old lender continues to sell old debt that keeps showing up on my credit report after being taken off several times. Then the new collector puts it on my credit report likes its a new debt and its a debts from XX/XX/XXXX or XX/XX/XXXX

I am a victim of identity theft. I learned that my personal information was used to open an account at Cash Net USA. I did not open or authorize this account.

I filed a police report as well as an Identity Theft Report with both the State Attorney General 's office and the Federal Trade Commission.

I notified the company by email (XXXX/XXXX/16) and in writing (XXXX/XXXX/16) that the account was fraudulent, provided the Identity Theft Report, and requested police report. I asked that they investigate the matter, close the account, absolve me of all charges, take the steps required under the FCRA and send me a letter explaining their findings and actions.

They have not responded to my requests and have continued to send me overdue notices on the account.

This company is called National Credit Adjusters and they took over a loan that I paid in full through a consolidation program, however, they continue to harass my personal phone and are calling me on my work phone everyday and I have asked them to stop. I have sent them cease and desist letters from my lawyer and they continue to call. The phone number is XXXX OR XXXX - they will not quit calling and I do not owe them money. This is a FDCPA Violation.

I received a loan for XXXX originally applied for XXXX and only took XXXX I got

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Midwest Recovery Systems

TN

380XX

Web

Enova International, Inc.

UT

841XX

Web

National Credit Adjusters, LLC

OH

451XX

Web

Speedy Cash Holdings

MO

640XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	03/17/2016	Closed	No	No
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Consent provided	08/17/2016	Closed with explanation	Yes	No
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Consent provided	08/24/2016	Closed with explanation	Yes	No
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Consent provided	08/30/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1832571

2068733

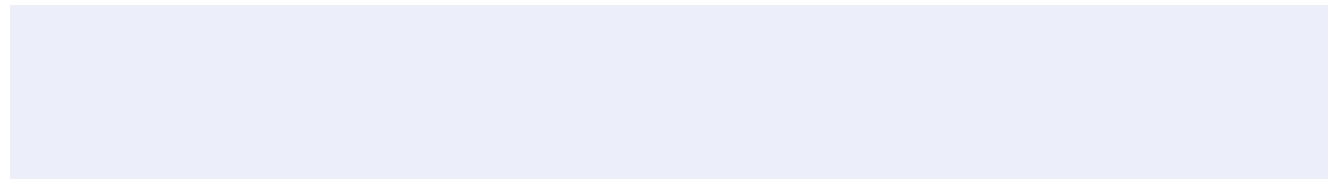


2022014

2081959

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



08/17/2016

Payday loan

Payday loan



08/20/2016

Payday loan

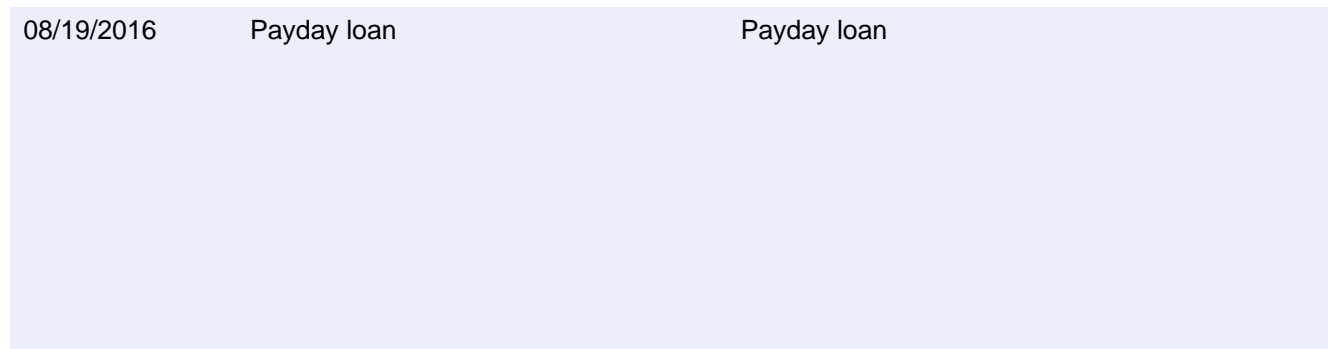
Payday loan



08/17/2016

Payday loan

Payday loan



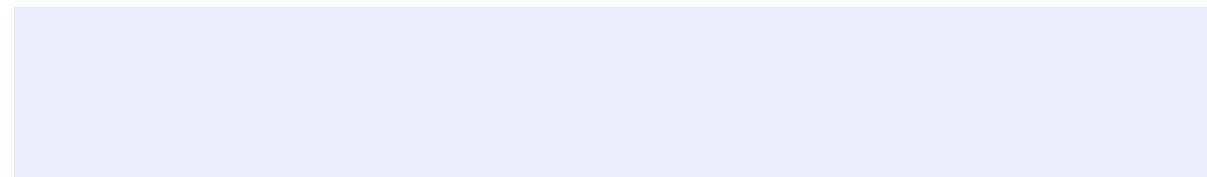
08/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

charged for the money I never picked up I paid XXXX on my first installment and I still owe XXXX. The interest is a rip off how can I get the amount paid if the interest does n't go down with a smaller amount due. I do n't get payday loans for this reason easy to get into hard to get out of!!!

I borrowed {\$300.00} from XXXX, also known as Castle Payday Loans. I have made several payments to them that totals close to XXXX. When I tried to go on the Website to pay the full amount, they would immediately take the website down. There trying to make me pay XXXX for {\$300.00}.

The lender Cashnet USA explained that the payments based on my credit line would be {\$95.00} per week. The first 2 payments were {\$95.00} then increased to over {\$230.00} per month. I tried to contact them to discuss but was on hold for over 2 hours. Also request a call back. I received a call back in 10 minutes ans was put into an automatic voice recording and on hold for another hour

Company XXXX is calling me, my family members, and my friends. They are indicating I have some type of loan due however, can not produce a statement but instead keep directing me to a website. I have no idea what this is and they are calling me and my family multiple times a day and it is harassment at this point. The number they call from is XXXX. If I do have a debt, then they are in gross violation of debt collection practices.

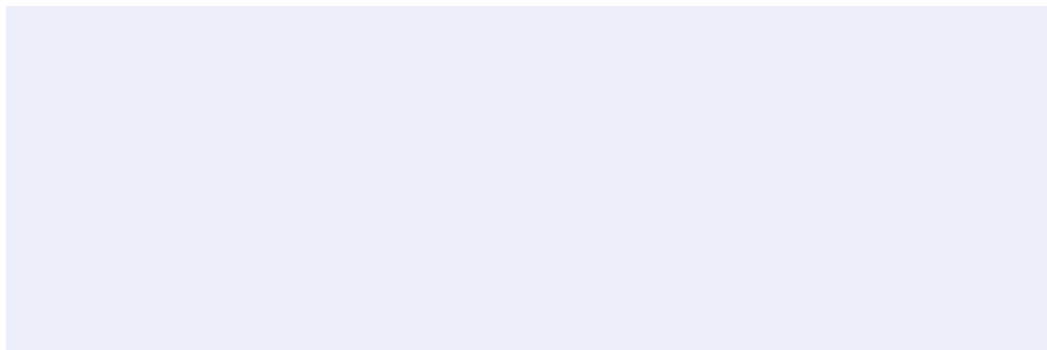
I was attempting to contact the lender so that I can end the revolving loan and make an arrangement to pay the balance. I have already made 3 payments to them and it has not done anything to change that amount due on the loan. I am wishing to close this loan and make a more reasonable payment schedule so that I can get out of this financial burden. When I finally got in touch with a representative they we 're not willing to hear me out or discuss options so that I can pay off the loan without needing to get another. This is the first time I used a service such as this and I vow to never do it again. All I want to do is close the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	VA	225XX	Web	Older American
Enova International, Inc.	VA	235XX	Web	
Big Picture Loans, LLC	MI	489XX	Web	
CNG Financial Corporation	OH	432XX	Web	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

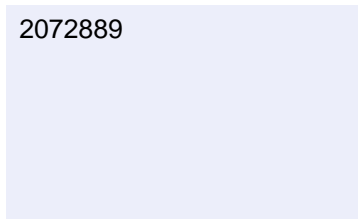
Consent provided	08/17/2016	Closed with explanation	Yes	No
Consent provided	08/20/2016	Closed with explanation	Yes	No
Consent provided	08/19/2016	Closed with explanation	Yes	No
Consent provided	08/19/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2068627



2072889



2068596



2072788

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/22/2016	Payday loan	Payday loan
10/13/2016	Payday loan	Payday loan
08/18/2016	Payday loan	Payday loan
08/17/2016	Payday loan	Payday loan

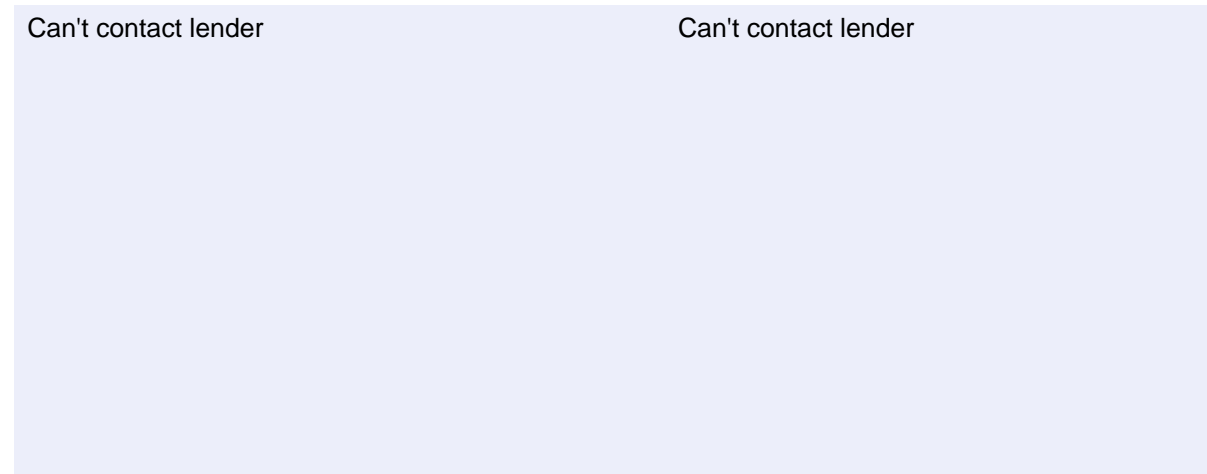
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Received a loan I didn't apply for

Received a loan I didn't apply for



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

loan and pay back what I borrowed in a way that is affordable to me. Also the loan documents are dated to show I refinanced on XXXX XXXX 2016, when it actually occurred on XXXX XXXX, 2016.

I looked into cash net usa, and decided against it,, with the interest rates starting at 199 %. I got an email from them saying that my first payment will be deducted on XXXX XXXX. I checked my bank acct and the only deposits I have are from my paychecks form my company. Then it says they are taking out another \$ on XXXX XXXX. I didnt apply for this loan, I looked at it and said no. I didnt sign anything at all giving my permission

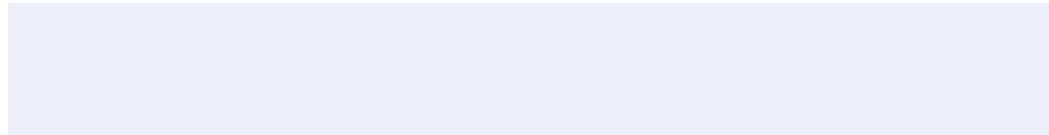
I applied for XXXX payday loans for which I was approved. But after given the situation more thought, I decided not to take either loan. Since then, I have been receiving several unknown phone calls stating that I have several claims against me with threat of legal actions. As I know that there are no claims against me - legal of otherwise - I did not give any credence to that information. What concerned me was that the person had part of social security number. I believe that this information could have only come from the information I input on those XXXX applications. The person would not identify herself or who she represented, but insisted that I verify my social security number. After stating to her many times that her claims were false, the person hung up the phone. A trace on the phone number (XXXX) yielded no results so I can not state the entity that called.

I have a loan through a loan company and they have been calling my work place over and over again even after I asked them not to call.

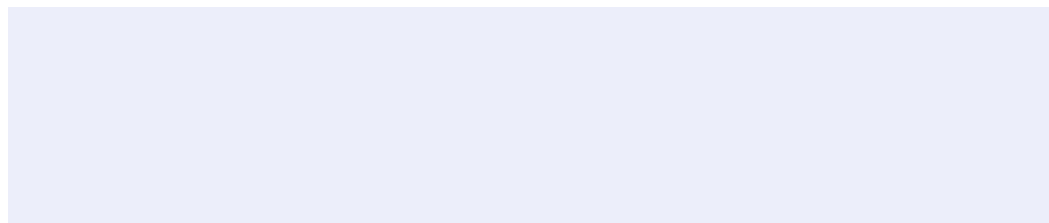
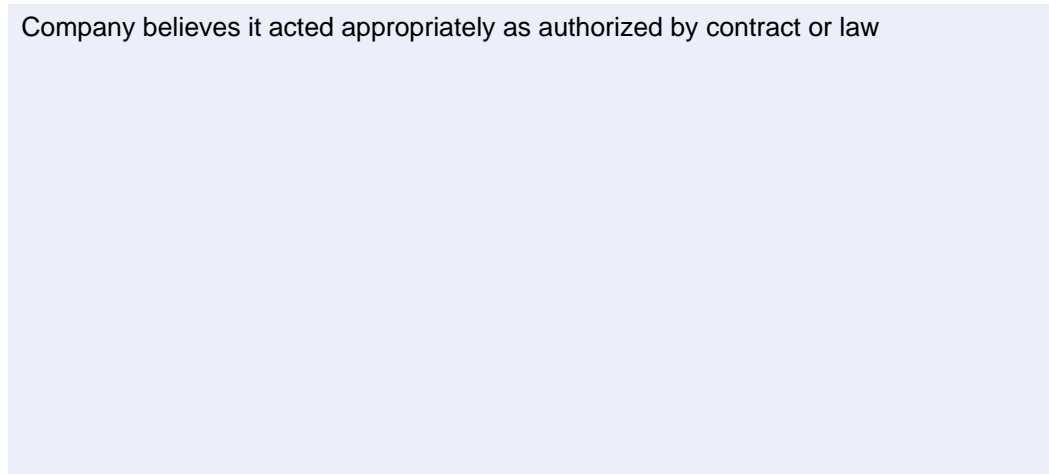
My understanding was that I was taking out an installment loan, which I expected would have monthly interest charges. However I am being charged {\$250.00} bi weekly for a {\$1000.00}. at an interest rate that is over 700 %. They will not stop the ACH payments, and make payment arrangements. I will be forced to close my bank account, as I can not afford to have this coming out of my account bi weekly.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

MO

631XX

Web

BlueChip Financial

NJ

080XX

Web

First Heritage Credit, LLC

LA

711XX

Web

Big Picture Loans, LLC

OH

442XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

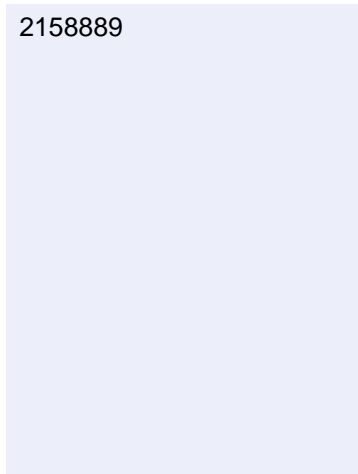
Consent provided	10/22/2016	Closed with explanation	Yes	
Consent provided	10/17/2016	Closed with explanation	Yes	Yes
Consent provided	08/25/2016	Closed with explanation	Yes	No
Consent provided	08/19/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

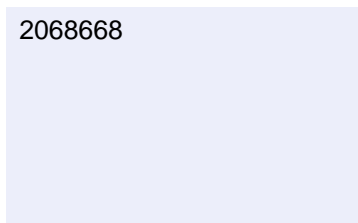


2173958



2158889

2069797



2068668

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/25/2015	Payday loan	Payday loan
07/27/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Didnt apply for the internet payday loan from Multi Loan Source and its on my credit report and i can not get off my report

I took out a pay day loan with a lender and paid XXXX or XXXX payments then found that I was unable to make the remaining payments as planned due to medical and family hardship. The total paid was approximately half of what they loaned me. I sought direction from a debt management company who is representing me on my behalf and notified the original lender. The original lender did not contact the debt management company to discuss options and sold my account to a XXXX party, XXXX XXXX, who calls me at my place of business and on my cell repeatedly. I asked if this debt collector was informed that their client was notified by the XXXX company and they said they were not aware. I have returned calls to them on several occasions as they threaten to serve me with papers at my place of employment (stating this is the only place they can do so), filing fraud charges against my employer (who has nothing to do with my loan), filing fraud charges against my bank (who again has nothing to do with my loan), wage garnishment, they tell me it is my last notification then call a couple days later and use another threat tactic and start the notification process over, etc. They provide me with a docket number for the county court and I 've checked with the court and they state they have no such numbers on file for cases. Also, they do not identify themselves, they do not provide me with the loan company unless I persist, and they will not accept what I can pay, they want more than I can pay in an arrangement. I never received anything in writing. On one call, I asked who what the company name was and where they were located and he got angry, called me something unkind and hung up on me. Should n't they have attempted to contact me in writing? And should n't I have all of their contact information to provide to my XXXX company in case something can be settled? I 've researched their phone number online and see that they use these tactics all the time. I told

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Guidiville Indian Rancheria

KY

410XX

Web

Guidiville Indian Rancheria

NM

871XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/25/2015	Closed with explanation	No	No
Consent provided	07/27/2015	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1535365

1488776

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/23/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

them that my XXXX will do business with the original loan company and to have them call but they said it is too late. I 'm not trying to get out of paying anyone back, but these payday loan companies do n't want to take reasonable settlements and if I lose my job because of these phone calls and their methods than I wo n't be able to pay them at all which is what I told them last time I spoke with them. A claims investigator named XXXX XXXX keeps leaving me the messages. I 've also gotten recorded messages from a XXXX XXXX, do n't know if she is even real as when you call she 's not available. The message does not give their name, just threatens legal action if I do n't call them back and their number. Last time I called them, they called me back and started telling me how the XXXX company was taking money from me and not helping me. If I could set them up with consumer credit counseling I would but payday loan companies wo n't work with them. I have more than XXXX pay day loan which is why I am using the XXXX company to help me settle these loans.

The name of my bank is XXXX BANK located in XXXX XXXX, NEVADA.

The lender charged mine and my husband 's bank account on the wrong day and for the wrong amount.

I obtained XXXX payday loans from XXXX separate lenders. I do n't recall this lender being XXXX of them. They 're alleging I obtained a payday loan from them online. I question that, because anytime I 've ever applied for a payday loan online, I still had to speak with them over the phone and/or see them in person to finalize it. This was not the case with this lender, everything was allegedly done online according to them. In XXXX of 2015, I made contact with all of my creditors, including this lender, and informed them that due to unexpected unfortunate circumstances that have effected my financial situation resulting in financial

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Guidiville Indian Rancheria

NV

891XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/28/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1577339

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/27/2016

Payday loan

Payday loan

01/08/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

hardship, I would only be able to make monthly payments of {\$50.00} via money order or cashiers check on the XXXX of each month. I advised all creditors to discontinue debting my bank account for payments because there are no available funds for them to do so. I went on to say that I was very sorry for any inconvenience this may have caused and that beginning XXXX/XXXX/2015, I would be making monthly payments via postal mailed money order or cashiers check in the amount of {\$50.00} to pay off any outstanding debts, that was the best I could do.

This lender disregarded the information I provided and continued making attempts to ACH my bank account. Doing that only resulted in my bank account charging me fees for insufficient funds.

On XXXX/XXXX/2015, this lender sent me an email that displayed all of my personal information in it, including name, full social security number, address, etc. Threatening me with legal action, accusing me of committing several crimes and harassing me in the worst way possible (see attached copy of the email)

On several occasions I have submitted certified letters to company Mariner Finance regarding incorrect information on my credit file. I called and spoke with a representative in XXXX and ask that they provide me with proof that this debt in question belongs to me. Representative stated original company went out of business and filed were lost in the process of being reassigned. I followed up by contacting the corporate office regarding this error and The company has failed to respond and provide proof (signed contracts) of said debt. This is incorrect info does NOT belong to me and is ruining my life!

i had a balance on a pay day loan to Multiloan Source of XXXX. The account was submitted to collections. I started to receive phone calls from a XXXX XXXX at

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Mariner Finance, LLC

FL

322XX

Web

Guidiville Indian Rancheria

NJ

080XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/28/2016	Closed with explanation	Yes
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Consent provided	01/08/2016	Closed with explanation	No	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2134880

1733585

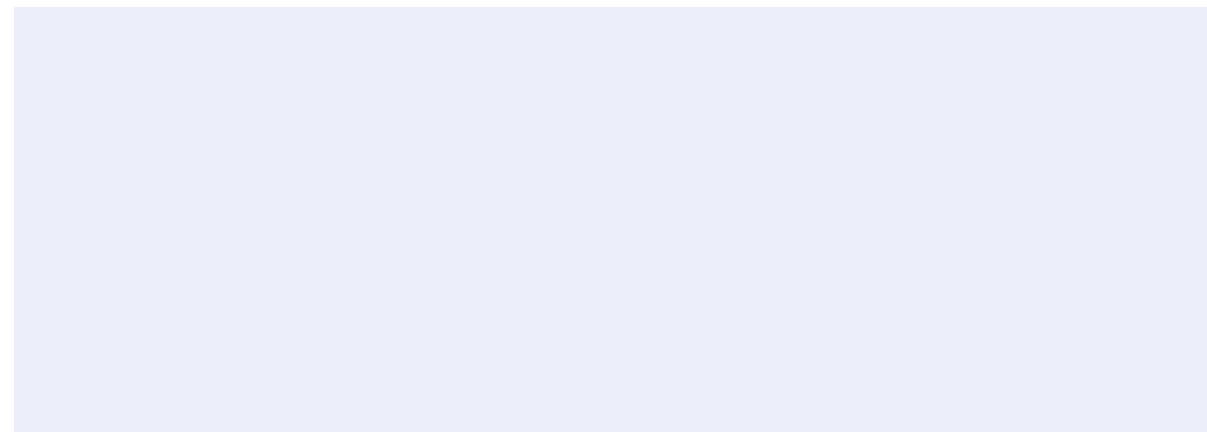
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/05/2015	Payday loan	Payday loan
04/23/2015	Payday loan	Payday loan
10/23/2016	Payday loan	Payday loan
10/16/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX XXXX at work and even called my brother who not even listed on any of my information. They call threaten and try to shame and pressure me to give my card number over the phone. They leave a claim number only. When I call back they state the courts would love have my case and it on the managers desk. I asked for written proof they send an email with no contact address or contact name. When I asked they nasty and hung up. Called Muti loan Source refer to XXXX XXXX auto refer to XXXX XXXX XXXX get a message XXXX XXXX away from desk leave a message. This has happened several times.

My original Account # is XXXX bal. XXXX XXXX claim # XXXX Multiloan source XXXX They state they do n't know who account may have been given too.

I got a payday loan of XXXX. The XXXX thing they did was charge my payment on the wrong day then add those fees, the XXXX thing was they did n't take the whole payment but started charging me every month at 1140 % .Then I refinanced, but they tricked me and I had to pay more to pay off my existing loan and get a new one! Not what I was told!

XXXX indiana I borrowed XXXX from multi source payday loan company can not contact anyone from this company they send no email to let me know they are taking more out each month so far I have paid XXXX \$ on this XXXX loan

As we previously advised you, you have failed to make payments required under your loan agreement or to contact us to take corrective action. As a result, your account number XXXX was sold to XXXX XXXX XXXX on XXXX/XXXX/2013. The outstanding balance was {\$770.00}.

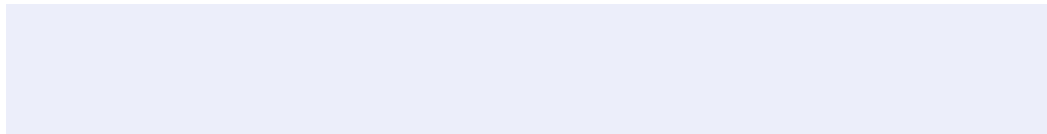
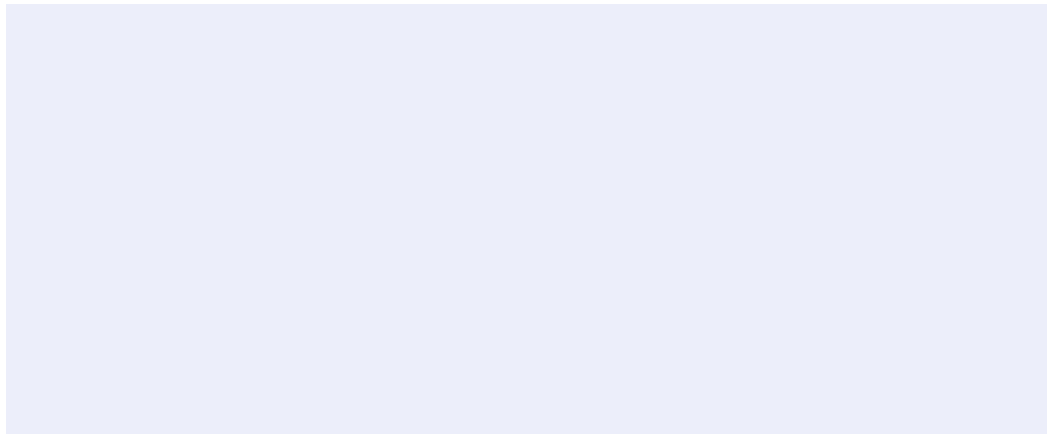
This third-party debt buyer retains all legal rights to the amount owed. If you would like to make a payment, please contact XXXX XXXX XXXX at XXXX or XXXX

Bank of America made me a loan XXXX 2016 with 0 % interest for 18 months.

They explained that I would not be charged interest on my purchases. Each month

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

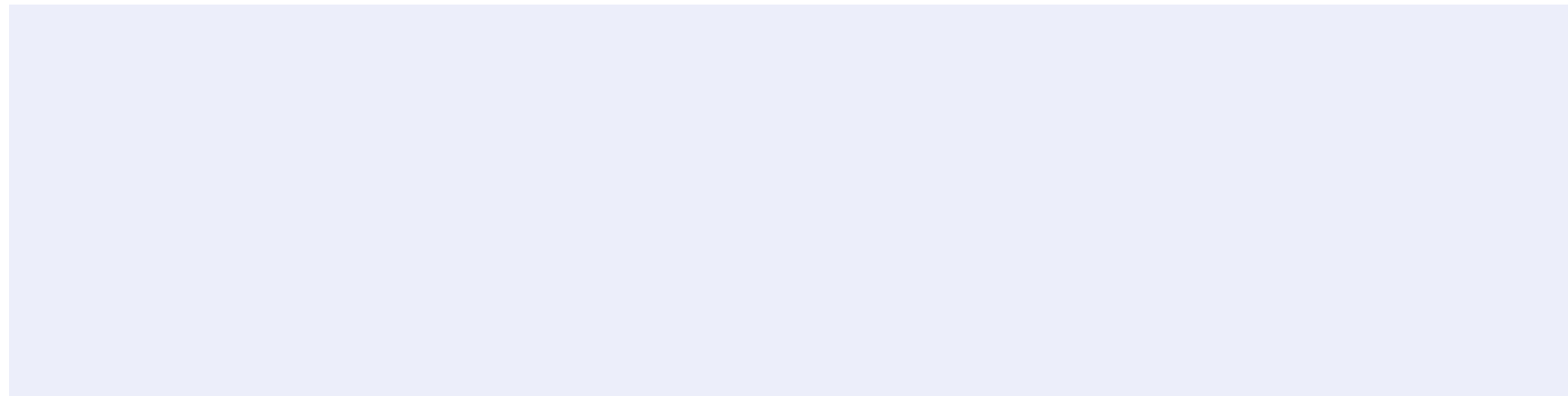


Company disputes the facts presented in the complaint

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Guidiville Indian Rancheria	CA	922XX	Web
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Guidiville Indian Rancheria	IN	469XX	Web
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Enova International, Inc.	TX	752XX	Web
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Bank of America	CA	940XX	Web
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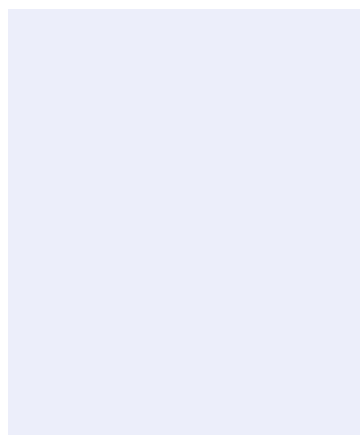
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/05/2015	Closed with explanation	Yes	No
Consent provided	04/27/2015	Closed with explanation	Yes	No
Consent provided	10/23/2016	Closed with explanation	Yes	
Consent provided	10/19/2016	Closed with monetary relief	Yes	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



140844



1343266



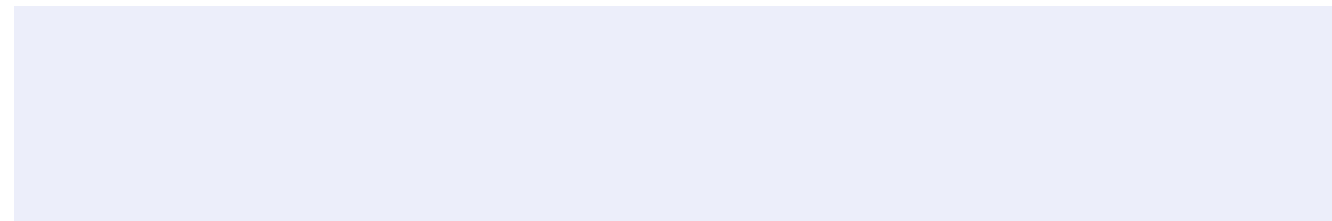
2173754



2162788

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



08/31/2016

Payday loan

Payday loan



08/26/2016

Payday loan

Payday loan



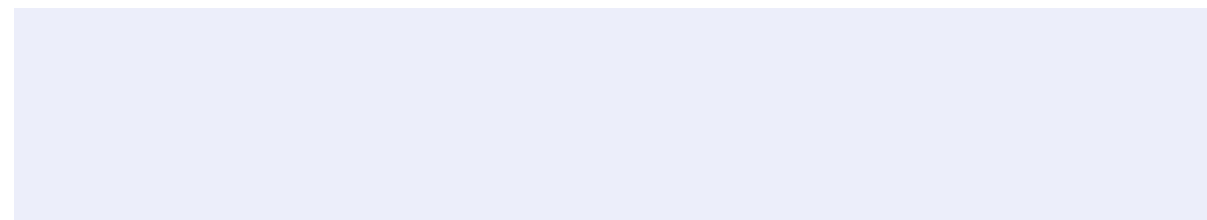
07/09/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Received a loan I didn't apply for

Received a loan I didn't apply for

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

for 4 months I spoke with agents who assured me I would could pay off my purchases and not be charged interest. On XXXX XXXX I spoke with XXXX in the Arkansas office who informed me that I was misinformed for 4 months and that unless I pay off any credit charge on the SAME DAY of purchase I will accrue interest immediately.

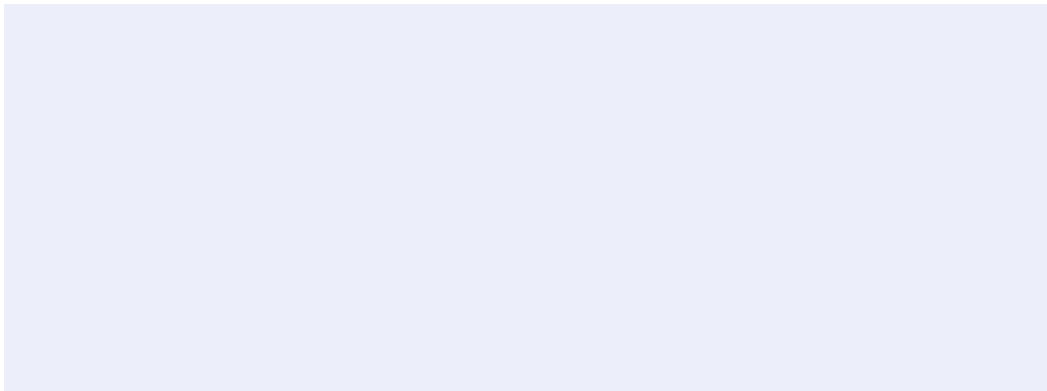
Received a email from 500 fast cash about over due balance and do not understand was paid last year They have never contacted me by phone and this email was from today

I applied for an installment loan for XXXX with monthly payments of XXXX for 12 months. I had no idea this was payday lender or loan. The lender looks like a bank and the employee told me that this was a monthly installment loan due in 30 days. She had me to bring my bank statements and most recent paycheck stubs, they also ran a credit report. Exactly 8 days later she phoned and demanded payment of XXXX every pay day which equals XXXX per month. I did not apply for this type of loan. I was mislead! This is an impossible situation. I would have NEVER applied for a loan with these terms -I borrowed XXXX and would be paying back XXXX in 12 months.

On XXXX XXXX, 2016, I started a new job after being out of work for 3months. I paid {\$1000.00} up front on XXXX XXXX, 2016 on my account to cover payments in between that time. I called the store daily, weekly, informing them of my situation. Talked to an associate, told them about the new job and changes to my paydays from bi-weekly to the XXXX and the last day of the month. On XXXX XXXX, 2016, two (2) payments were taken out on the same day even though we agreed on one (1) payment, but took out two (2) payments anyway. On XXXX XXXX, 2016, I went into the store and made a payment and told them again, that my paydays had changed to the XXXX and the last day of the month and please make this payment reflect on my account my payday change, again, I made this

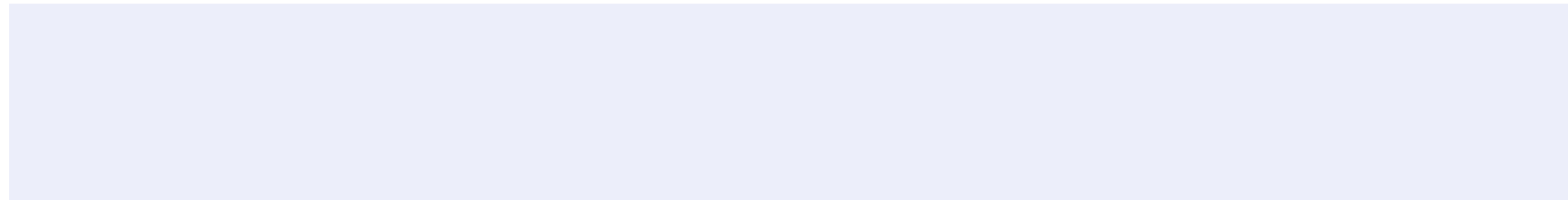
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Red Cedar Services, Inc

MA

016XX

Web



DLC, LLC

CA

926XX

Web

CNG Financial Corporation

MO

640XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	08/31/2016	Closed with explanation	Yes	No
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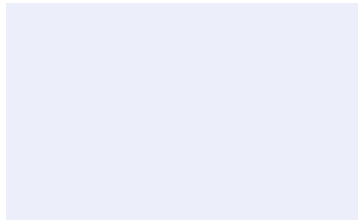
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Consent provided	08/30/2016	Closed with explanation	Yes	No
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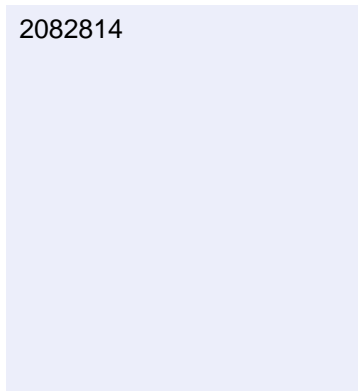
Consent provided	07/09/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2090263



2082814

2005244

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/20/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payment in person and talked face-to-face with an associate. At that time, the associate in store told me that my account was in good standing, and current, and that no additional monies would be taken out, but for me to come in on XXXX XXXX, 2016 with my paycheck stubs and she would take care of it. On XXXX XXXX, 2016, five (5) days later, another payment was taken from my account, which caused my account to be overdrawn, with a negative balance of {\$450.00} and some change. I called the store about this the same day it happened and was told to come in with my paycheck stubs. I went into the store as instructed by the associate, and was told there was nothing she could do. She was sorry, she thought she could do something, but there was nothing she could do about it. I asked, " what if I call corporate myself ", she then said that their corporate office would n't help me either and probably wo n't even talk to me. She said if there 's money to be gotten, they 're gon na take it, no matter the circumstance or situation of their customer.

I was not, and, am not trying to get out of my obligation to repay my loan. I took out this loan in good faith and they have been getting there money on time as agreed. The really sad part about all of this is that I have maintained communication with the loan company the entire time, I mean constant communication. But these companies, in no way, try and help during hard times, specifically when your in between jobs, as though your life does n't matter. I was told by an associate at the store locaton they did help me by giving me the loan, and it does n't matter what you 're going through, they want their money and will get/take it, by any means necessary

I was tricked into signing up for Pay Pal credit when I just wanted to buy something using Pay Pal I want to just payoff and close account but I want them to remove the inquiry from my credit report and I cant payoff the charge since the charge is still " pending ". I just want to pay-off and close account.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PayPal Holdings, Inc.

IN

462XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

08/23/2016

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2073450

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/06/2016	Payday loan	Payday loan
08/23/2016	Payday loan	Payday loan
09/01/2016	Payday loan	Payday loan
08/22/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender	Can't contact lender
Charged bank acct wrong day or amt	Charged bank acct wrong day or amt
Can't contact lender	Can't contact lender
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I have asked them not to contact me at work as I am not allowed personal calls at work and they continue to call my job.

I fulfilled the agreement to repay loan in XXXX equal payments totaling XXXX. This was a payroll deduction agreement. Sir Finance continued to deduct payments for XXXX XXXX XXXX XXXX more pay periods after the obligation was fulfilled totaling {\$460.00}. I contacted Sir Finance after noticing the error on XXXX/XXXX/16. I was assured they noticed the error and the refund check was mailed out on XXXX/XXXX/16. I followed up on Friday XXXX/XXXX/16 and was told to give it a few more days, but asked for my mailing address. This leads me to believe Sir Finance had no intention of refunding the overpayment difference and had I not pointed this out, never would have mentioned it. I paid XXXX in interest on a loan at 95.25 % interest. For them to steal another {\$460.00} is unacceptable. I simply want what was overpaid to them or in all fairness pay me the same rate for using my money.

A company called XXXX XXXX keeps calling " No Caller ID " but once left a number of XXXX, the cuss at me and per the voicemail states " This XXXX is over " and keep using false names such as a sheriff, a detective and the same lady keeps calling changing her name. The first time she used XXXX XXXX. She keeps stating she is picking up for warrants and I have no warrants. She states she will be at my house within the hour and they do n't show. Her scare tactics are very uncomfortable that she is acting as a legal community servant. I am contacting a lawyer to try and stop the harassment. They have also called my job which I am not sure how they got the number and release information about this matter to coworkers about my financial debt. They have not mailed me anything or emailed me documentation but still call every other day harassing me as well as my mothers cell phone.

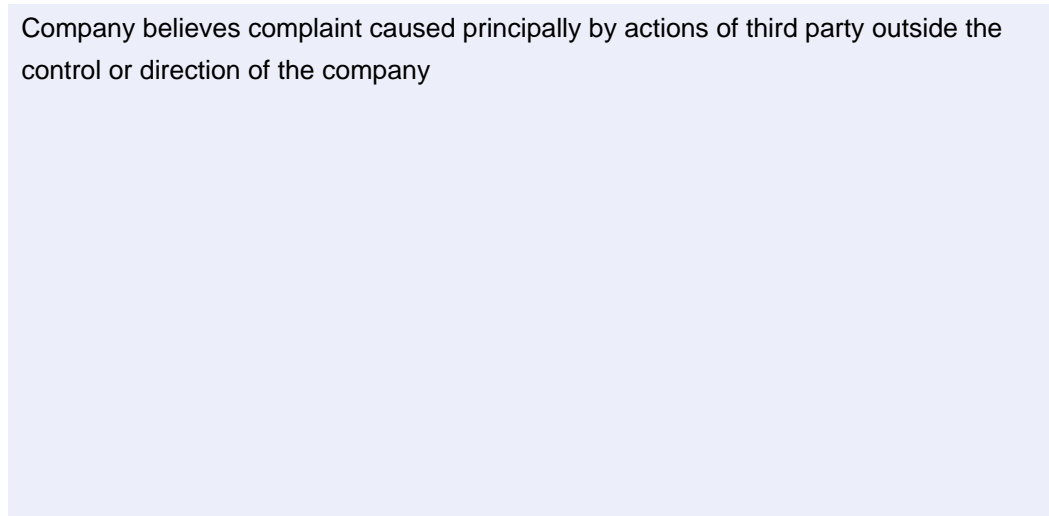
On XX/XX/2016, I was approved for a {\$600.00} payday loan from

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.	CA	946XX	Web
Sir Finance Corp	IL	604XX	Web
EZCORP, Inc.	TX	750XX	Web
Big Picture Loans, LLC	GA	300XX	Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/06/2016	Closed with explanation	Yes	No
Consent provided	08/25/2016	Closed with monetary relief	Yes	No
Consent provided	09/01/2016	Closed with explanation	Yes	No
Consent provided	08/22/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2095884

2077698

2091629

2077211

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/08/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

bigpictureloans.com after receiving a solicitation email from the company. I fully intended to pay back the loan amount, as well as the finance fee of {\$210.00}, well before the first payment due date.

As that date approached, however, I realized that i would not be able to pay off the amount in it 's entirety before the first due date. In an attempt to arrange a later payment in the full amount, I contacted the loan company and was told initially that I could pay 2 weeks later and still only owe a total of {\$810.00}.

Despite this, I was also told that I could not set up a manual payment for that amount, but would be charged the finance fee of {\$210.00} on the first payment due date, and that this amount would not be reflected in principal.

Later in the same phone call I was told that since I had not made a first payment, no late arrangement could be made. I was only given the option to pay early, which of course, I could not do.

Since then every pay period, the loan company has attempted to write checks against my account, which has put me in dire financial straits.

To date, I 've paid a total of {\$420.00} in finance fees alone as I became aware later that I was being charged a 700 % interest rate on my loan agreement, the details of i can not access on the company website any longer.

I took out a short loan {\$670.00} to date I have paid over {\$1400.00} I feel the APY of 400 is usury. I sent them a letter saying I want them to consider my loan full paid. The continue attempting ACH withdrawals causing me bank fees. i need this stopped ASAP.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

MO

631XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/08/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2101749

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/25/2016	Payday loan	Payday loan
08/24/2016	Payday loan	Payday loan
08/24/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payment to acct not credited

Payment to acct not credited

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

The lender is Check N Go XXXX XXXX XXXX XXXX XXXX Ohio XXXX

Since XXXX 2015 I have paid {\$620.00} in interest and {\$230.00} in fees on a {\$1000.00} loan. My balance two weeks ago was {\$700.00} something and today it is over {\$900.00}. My payments come directly out of my checking account. This is absurd. What can I do?

I made installment payments directly to the company, which is XXXX, and the loan was paid in full in XXXX 2016. I have an email of the pay schedule and also confirmations of each payment made. I expect this company is a scam and just looks for predators,,, ,well, they have met the enemy and need to leave me XXXX alone!!!!!!

On XXXX/XXXX/2016, I contacted the payday Lender Big Picture Loans , LLC. I explained I either needed an extension on the pay date or change the payment type (due to low or no funds in the acct listed on loan.) The representative stated they could not change the date or payment type because that 's how its listed in the contract. I explained that the payment will be returned because my pay day dates changed. I notified my bank on the following days XX/XX/XXXX-XX/XX/2016 and spoke to several representatives from the bank regarding this payment and that I did n't want it processed due to no or low funds. The bank is also aware that I do not have overdraft protection and declined this service. This payment was processed and paid by my bank and now I owe and am overdrawn on my bank account with overdraft charges and fees. I spoke to a bank representative on XXXX/XXXX/2016 who stated that the payment was put through because it was an auto withdrawal, even though I told them not to put the payment through.

I also just found out that Big Picture Loans is not authorized or licensed to operate or provide loans out of the state of XXXX, where they are located.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	ID	832XX	Web	Older American
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Razor Capital, LLC	TN	374XX	Web
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Big Picture Loans, LLC	CA	932XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/25/2016	Closed with explanation	Yes	No
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Consent provided	08/26/2016	Closed with explanation	Yes	No
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Consent provided	08/25/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2081821

2079642



2079637

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/03/2016	Payday loan	Payday loan
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08/25/2016	Payday loan	Payday loan
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09/09/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Lender is Big Picture Loans , LLC.

XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX XXXX Bank : XXXX
XXXX, XXXX

I fully paid the loan and XXXX continued to try to collect more money. They have now sold my information to Nationwide Debt Management Solutions. I advised NDMS that I had paid the loan ({\$3000.00} for an {\$800.00} loan before I closed my account) and not to call me. They are calling me at work and I am going to lose my job if they do not stop. Today they faxed over and employment verification with my social security number on it to a fax machine that everyone in the entire company has access to.

I took out a lone for {\$1200.00} and I have pay back {\$1700.00} they said I still owe {\$1000.00} I have made seven payments

I took out a total amount of {\$700.00} from this payday lender. To date I have paid them back {\$990.00} in interest only.

XXXX/XXXX/2016 XXXX XXXX/XXXX/2016 XXXX XXXX/XXXX/2016 XXXX
XXXX/XXXX/2016 XXXX XXXX/XXXX/2016 XXXX XXXX/XXXX/2016 XXXX
XXXX/XXXX/2016 XXXX XXXX On XXXX XXXX, 2016, I placed this account in the hands of XXXX XXXX XXXX and let My Pay Day Loan know that they would be contacted by XXXX XXXX to make arrangements with them to set up a payment plan to take care of the outstanding balance. I provided them with all the information they needed for this process.

They responded stating they do not work with 3rd parties that that I would need to pay them directly. they continued to charge my bank account which was already overdrawn and they have been denied on XXXX pay dates causing me to incur another {\$100.00} in fees on top of what I have to pay the bank back.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Nationwide Debt Management Solutions, LLC

WA

982XX

Web

Big Picture Loans, LLC

GA

300XX

Web

Zarvad III S.A.

NM

871XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/07/2016	Closed with explanation	Yes	No
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Consent provided	08/25/2016	Closed with explanation	Yes	No
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Consent provided	09/09/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2044021

2082196

2103241

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/23/2016

Payday loan

Payday loan

09/07/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

The bank tried on two occasions to place a stop payment in place but this payday company uses different methods and company id 's to obtain their payments so it has been to no avail. I told them again that they would need to contact XXXX XXXX XXXX and work with them.

Again they responded and stated that they would not work with them. I gave their information to XXXX XXXX at XXXX and asked that he call XXXX and see if he could get them to set up arrangements. This is in process.

I can't pay my bank back if they continue to attempt these payments.

In addition, they call me consistently at work, leave no message, and on my personal cell phone, leaving no message if I do not answer.

I am a XXXX of XXXX years old. I applied for a loan on line and was granted a {\$1000.00} loan. I signed the papers and loan documents but did not realize that they would charge me {\$500.00} per month for a total of {\$8000.00} (for a {\$1000.00}) loan. I was and am totally confused and want to pay back the original amount and stop this predatory lendingI put a stop payment on any check (ACH) that would be submitted by them. I was taken advantage of in the most predatory way and actually forgot I applied for the loan.

The name of the company is called " Big Picture Loan " and the phone number is XXXX XXXX XXXX The loan was taken out XX/XX/XXXX/XX/XX/2016. They called me and told me I had to pay them {\$500.00} and a total of {\$8000.00}.

I took out a loan from Spotloan in the amount of {\$300.00}. On their website it says that it 's cheaper than doing a payday loan so I thought oh that 's great and then

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

CA

945XX

Web

Older American

BlueChip Financial

WA

986XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/25/2016	Closed with explanation	Yes	No
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Consent provided	09/12/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2074757

2099149

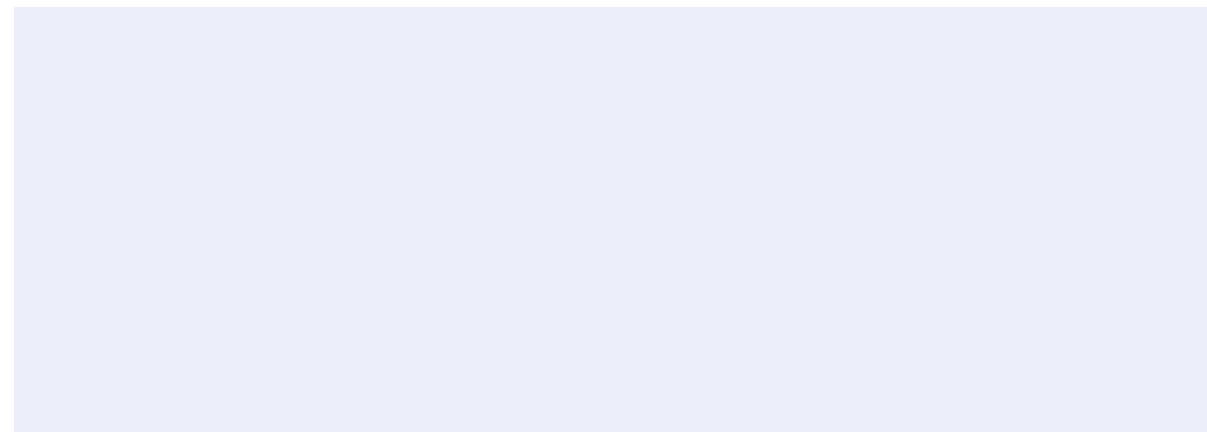
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/29/2016	Payday loan	Payday loan
10/26/2016	Payday loan	Payday loan
10/25/2016	Payday loan	Payday loan
09/24/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

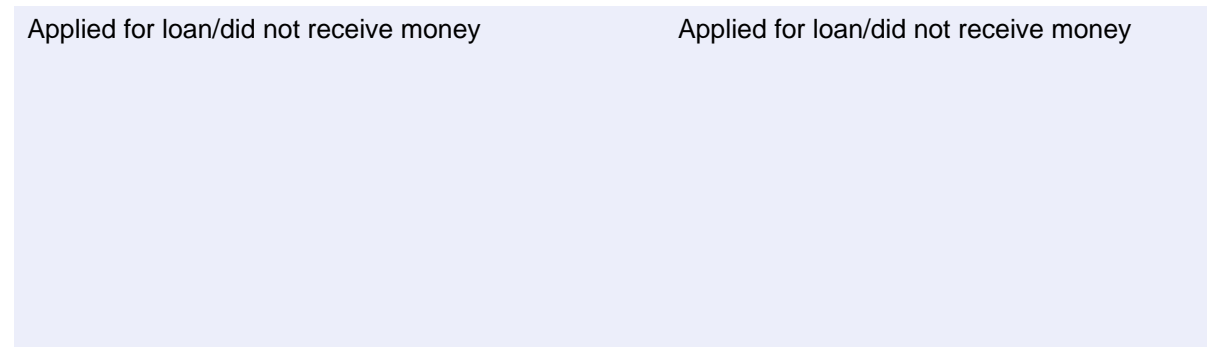


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Applied for loan/did not receive money

Applied for loan/did not receive money



Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

signed up. A month later when I was expected to pay, I asked how much it would be with the interest and they told me {\$450.00}. {\$150.00} in interest for a month??? There 's no way I can pay that. I 'm on a limited income. That {\$150.00} would mean I ca n't pay for electricity or groceries for my family. I feel like this is very misleading of them to say it 's cheaper than a payday loan. A payday loan would 've charged me {\$45.00}, not {\$150.00}. So I explained to the company, both by email and on the phone that I could n't pay it and I was n't sure what the next step was. Since then I 've gotten phone calls at least twice a day and they keep trying to withdraw money from my bank account which creates {\$32.00} fees for me each time.

The creditor took on my loan when i never should have been approved my credit score was barely XXXX. The creditor put my interest rate of 120 %!!

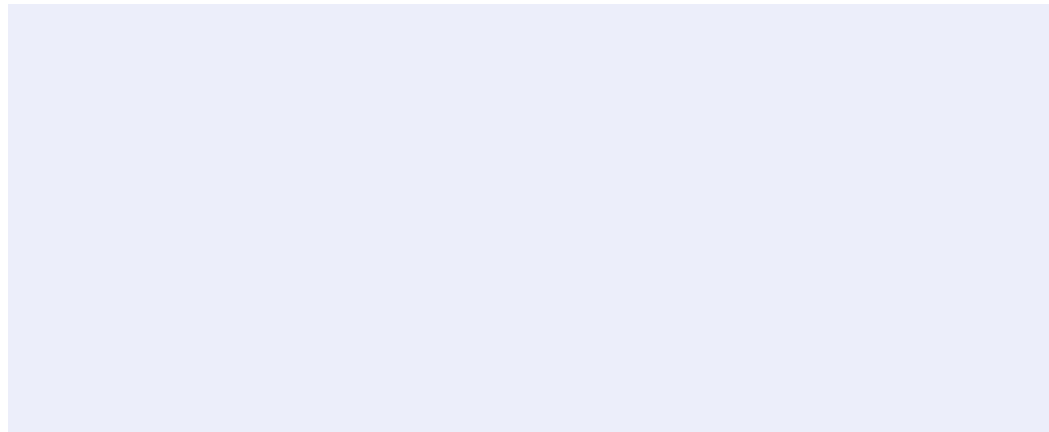
I was recently contacted by someone claiming to be a debt collector stating I took out a payday loan with a company called QUIK CASH in XXXX 2015. I told them I paid off my loan in XXXX 2015 and do not have a loan with them. They read my information I had on my previous QUIK CASH account and I told them to delete my information. The number is which has contacted me is XXXX, leaving a message stating she is looking for me to serve me a court date about this debt unless I call the company she works for to pay it. I called XXXX (the number she left) and that 's how I figured out this is a scam.

I submit a stop payment request on this payday loan from my bank, XXXX. I paid the fee of {\$30.00} but Cash Store was still able to withdraw my account putting it in negative. I tried to have them to stop payment via a phone conversation which they refused. My bank also will not stop payment because they have no control over automatic checks.

I 've just had to get my car repaired on credit. I went to XXXX of XXXX XXXX XXXX XXXX XXXX ' in XXXX XXXX AZ . They use 'EasyPay ' finance company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	VA	201XX	Web	
QC Holdings, Inc.	IL	622XX	Web	
Cottonwood Financial Ltd.	TX	770XX	Web	
Duvera Billing Services, LLC	AZ	864XX	Web	Servicemember

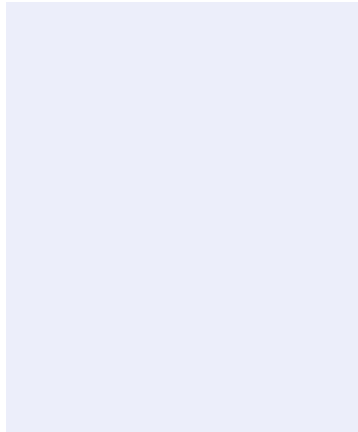
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

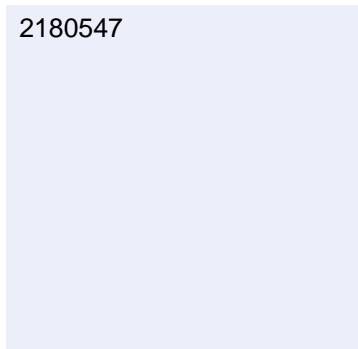
Consent provided	10/29/2016	Closed with explanation	Yes
Consent provided	10/26/2016	Closed with explanation	Yes
Consent provided	10/27/2016	Closed with explanation	Yes
Consent provided	10/27/2016	Closed with explanation	Yes

Payday Loan Complaints with Consumer Complaint Narratives

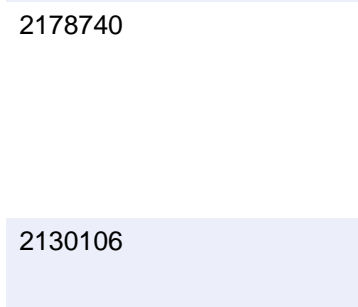
Based on Consumer Complaints



2185727



2180547



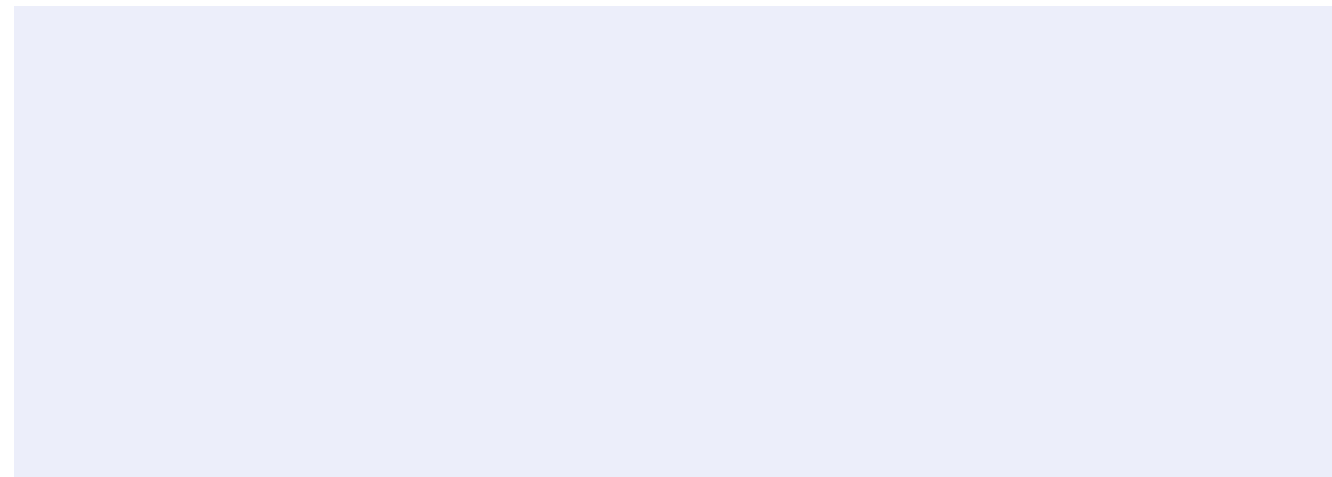
2178740



2130106

Payday Loan Complaints with Consumer Complaint Narratives

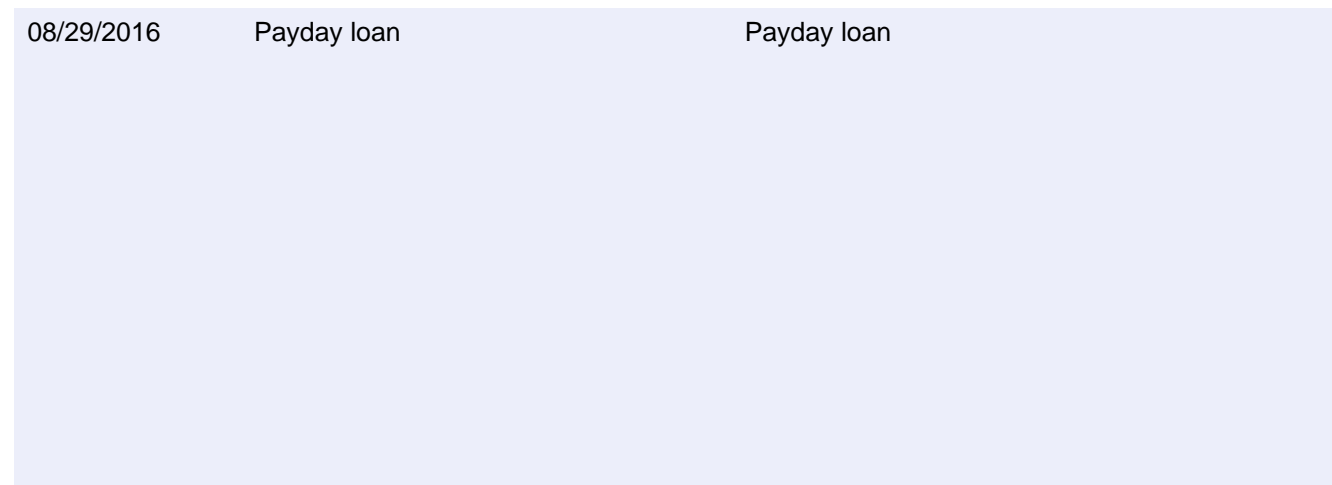
Based on Consumer Complaints



09/29/2016

Payday loan

Payday loan



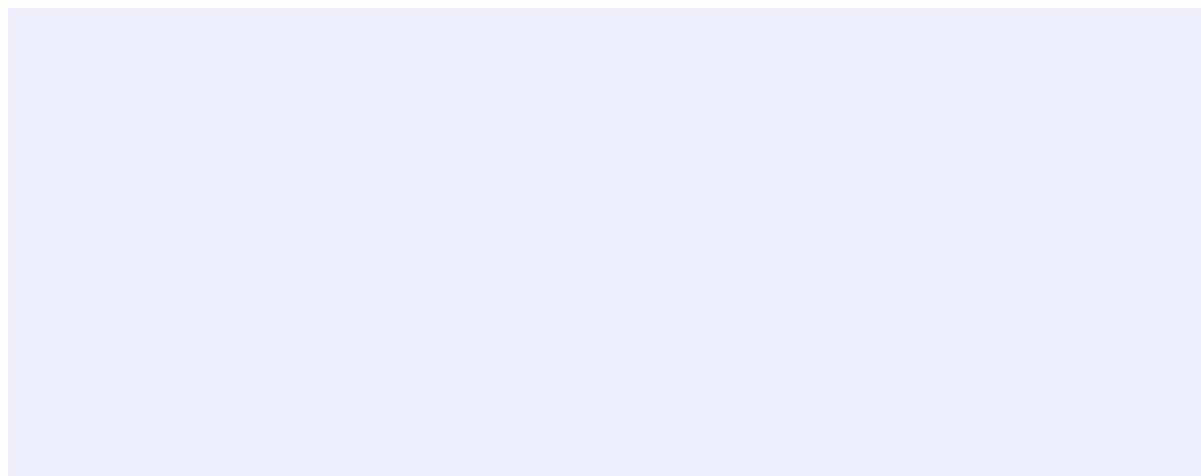
08/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

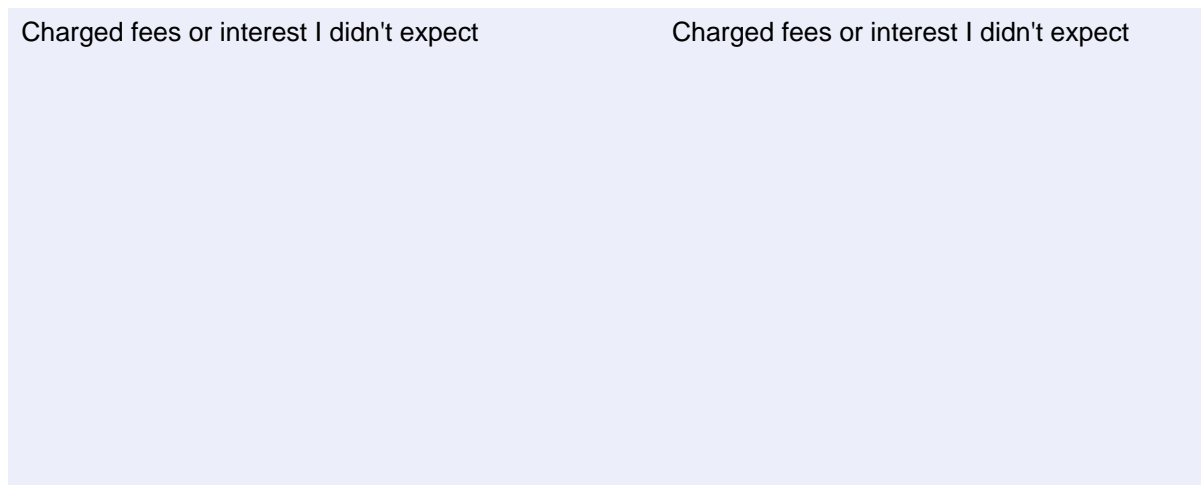


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

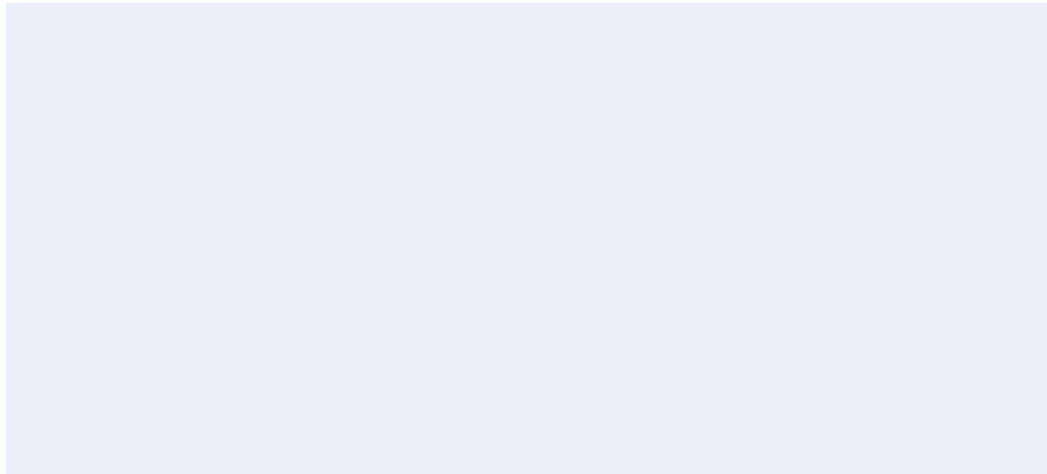
for financing of customers needing credit. 'EasyPay Finance ' ONLY does 'applications ' by CELL PHONE. This is highly irregular as cell phones have very minute screens in which to view the numerous needed documents. This makes it almost IMPOSSIBLE to see what you are signing. I am also well aware, or thought I was, of the Federal CAP on loan interest rates of 20 %. So when I finally received printed copies of the documents that I could actually READ I noticed that there is an APR of 188.99 %? I initially thought this to be a typo since this is EXCESSIVE? This makes the FINANCE CHARGE {\$1000.00} for a charge of only {\$810.00}. This entire matter must surely be FRAUDULENT? How can anyone legally charge a larger finance charge than the amount of credit needed? My Application Id is : XXXX I look forward to any correspondence from anyone regarding this matter.

charging outrageous fees tried to set up a payment plan but unsure who I am paying they keep harassing me at work calling my cell phone saying they are going to verify my employment. Im trying to fix my credit with a consumer credit services and they do n't want to wait for payment. He belittles me saying I broke the law trying to embarrass me

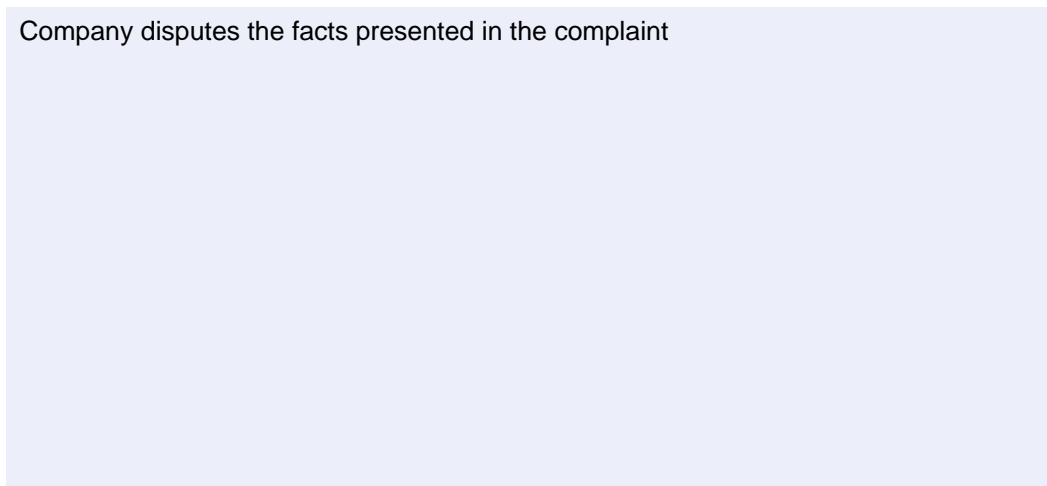
I received a call at work on XXXX/XXXX/XXXX at approximately XXXX CST. The call was from a company called Premier Portfolio Group claiming that I owed a debt from XX/XX/XXXX. First, I did not recall the debt and was shocked to find out that I owed money to this company because I check my credit monthly. XXXX XXXX was the representative I spoke to initially. I started asking questions trying to validate that it was an actual company and not fraudulent. XXXX transferred me to XXXX. XXXX asked me how I could help her. I stated, I just need your business address to verify you are a legitimate company. XXXX stated it is not her company 's job to verify they are legitimate and I was to respond to the debt. I explained to her I do not recall the debt and if she could send me something that I could look at. She explained letters have already been sent and that I should have responded to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



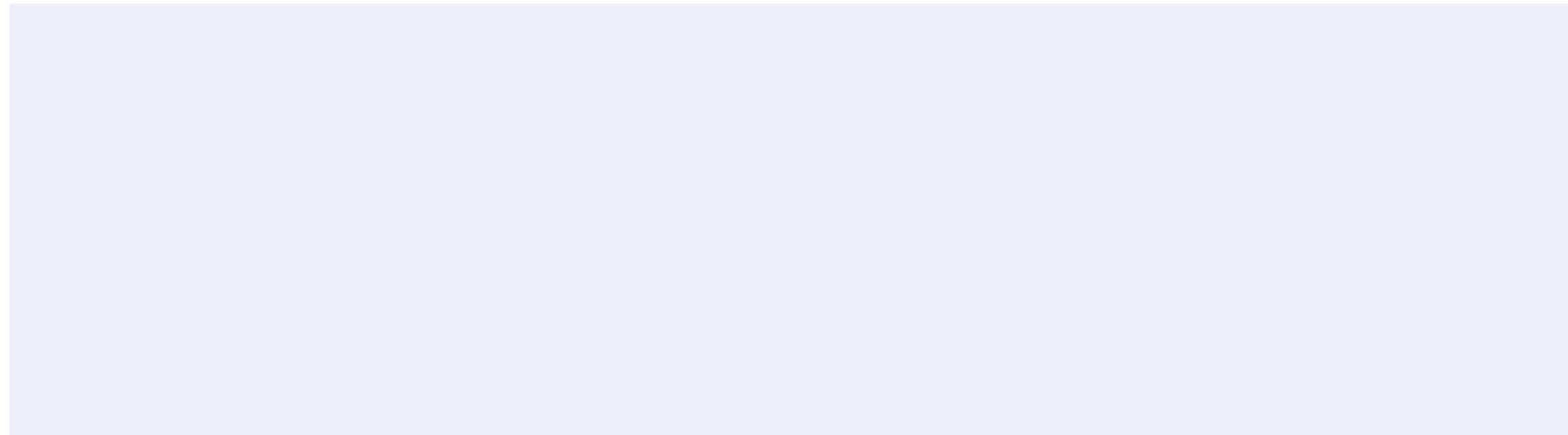
Company believes it acted appropriately as authorized by contract or law



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Clear Debt Solutions, LLC

TX

799XX

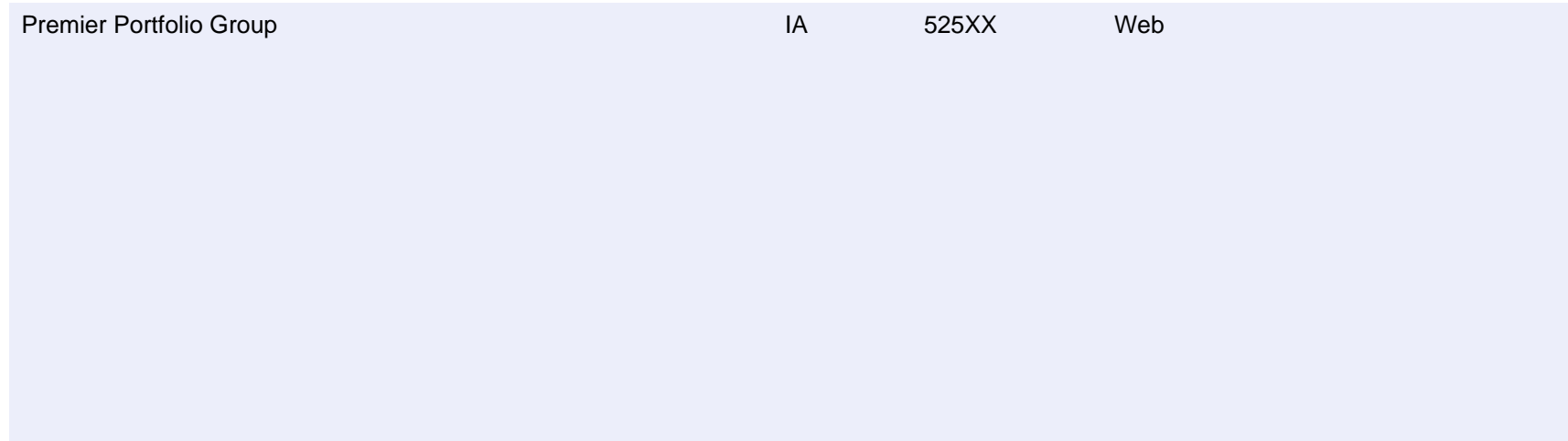
Web

Premier Portfolio Group

IA

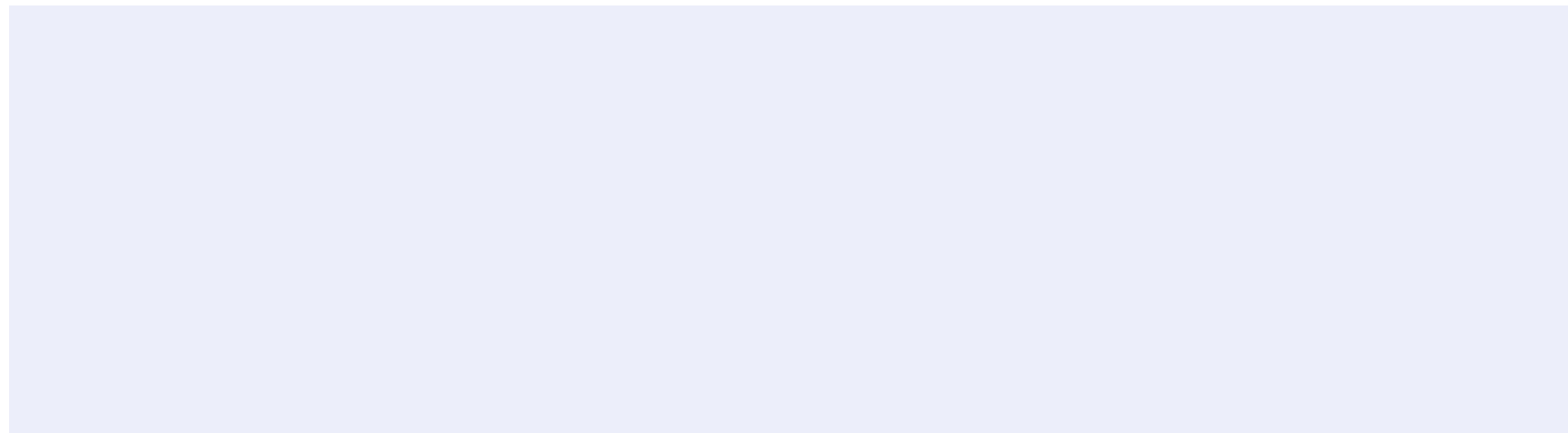
525XX

Web



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

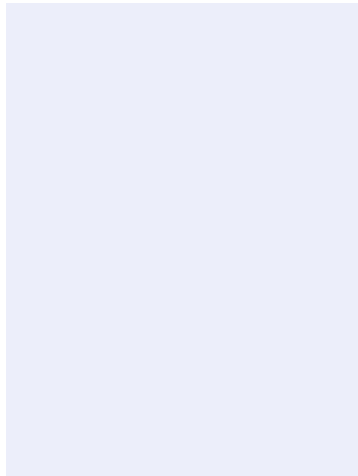


Consent provided	11/02/2016	Closed with explanation	Yes
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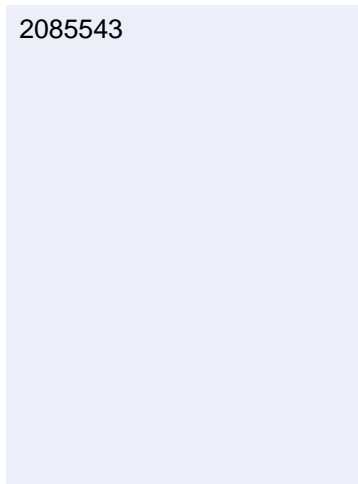
Consent provided	09/01/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2138096



2085543

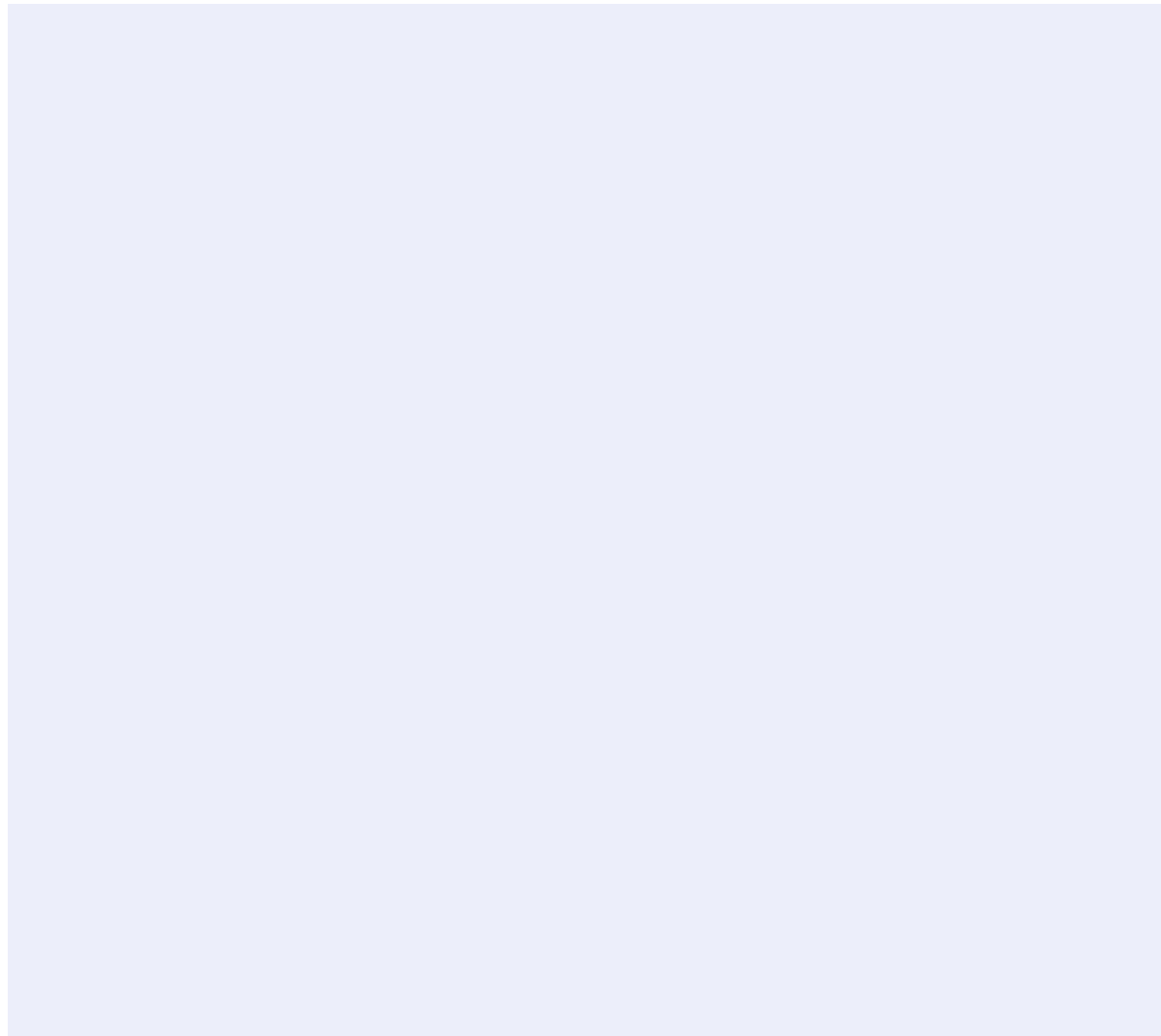
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/17/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

them. I stated I did not recall receiving any letters from her company. She took down my email address and said she could send something now to my email address. I have not received paperwork at my email address. I asked her is n't she required to send written documentation after she has had contact with me. She said no and that if I do not response I will be taken to court and sued. I DONT EVEN KNOW WHAT THE DEBT IS??? She asked me if I am disputing or validating the debt. I explained to her I am doing nothing because I do not know what exactly the debt is and again asked for some kind of written documentation to be mailed to me. She said no, it has already been sent. She again asked if I was disputing the debt. I told her to do what she has to do, I am not disputing or acknowledging the debt, but will figure out what it is once I get the email. She said unfortunately, once she hangs up the phone it is final and can not be reverted. Huh?? I asked her to NEVER call me at work and gave her an alternative method to contact me via cellphone.

Note : The company also stated they are collecting the debt plus XXXX for court fees. I have not went to court??? or been served!

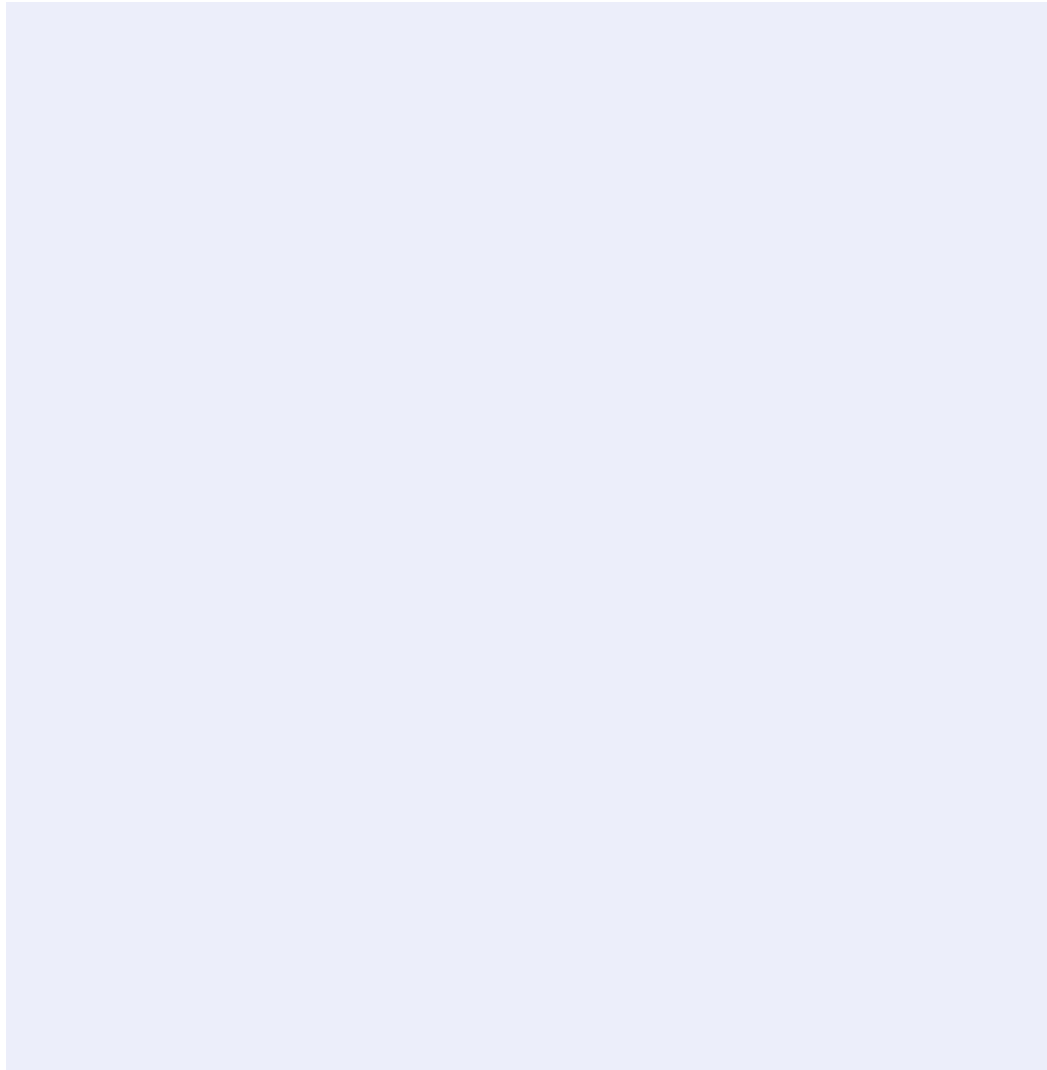
All I need is the company to provide details on the debt so I can figure out what is going on and make arrangements accordingly if it is legitimate. I do not appreciate being threatened with court if I do not respond the exact minute they call when I have no idea what the debt is.

Please address this with the company, and I would still like to see what the documentation or debt is.

I have more than one issue regarding this company. I changed my account information and the company decided to remove payment from the previous

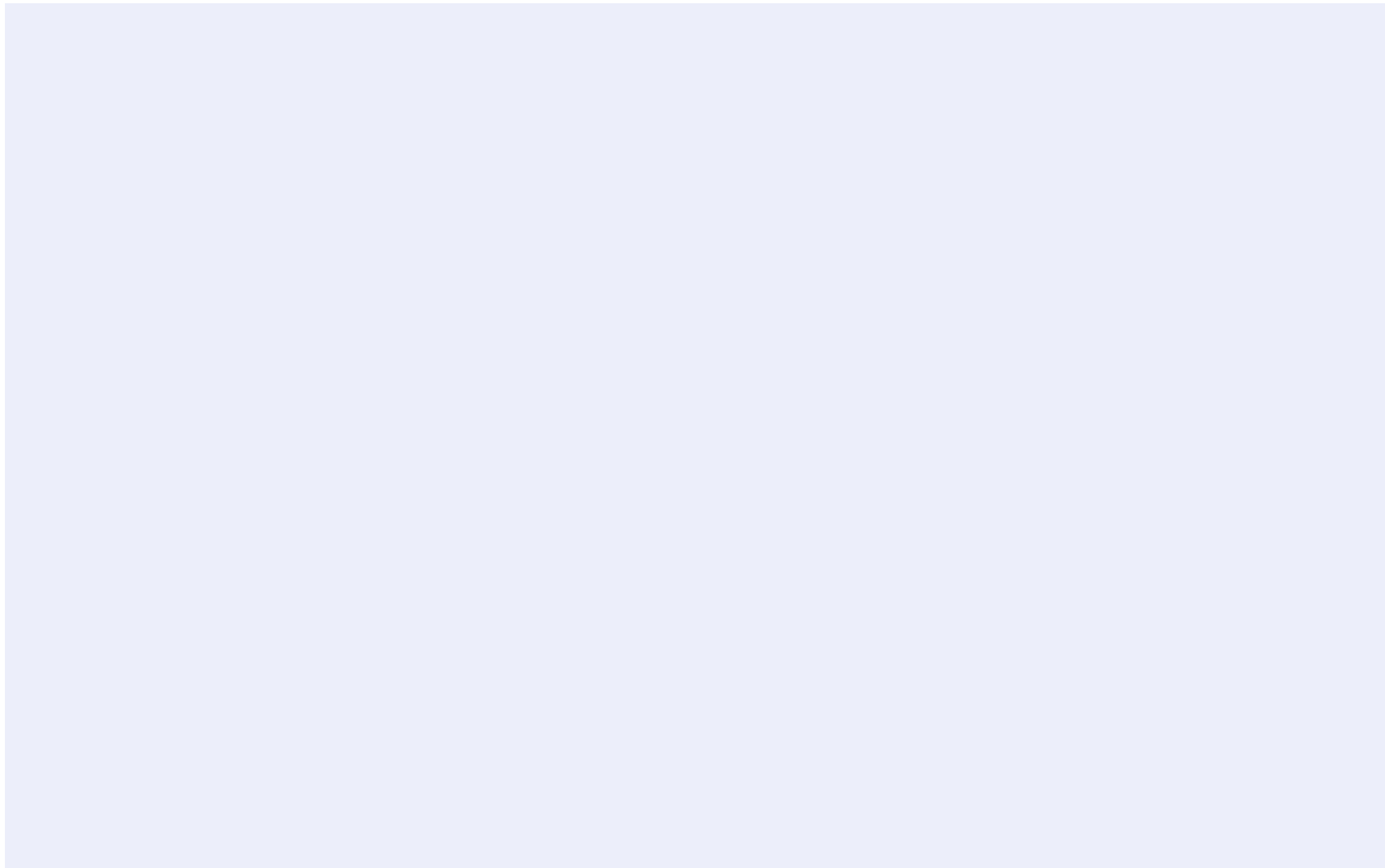
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Acceptance Solutions Group, INC

OH

441XX

Web

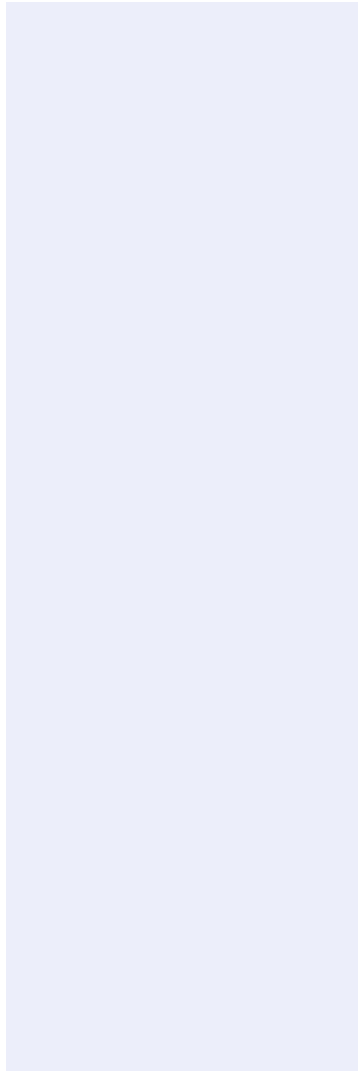
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/26/2016	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2067686

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/07/2016	Payday loan	Payday loan
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08/25/2016	Payday loan	Payday loan
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10/29/2016	Payday loan	Payday loan
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09/13/2016	Payday loan	Payday loan
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09/29/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account after I told them not to. The lender charged my account for the wrong amount and on the wrong day. The lender also did not credit a payment they withdrew. The company is insincere and hard to work with. I have spoken with XXXX ext. XXXX, XXXX XXXX, as well as the manager XXXX. I have sent emails to rectify the debt and they have not returned any. They continue to withdraw money.

Americancreditfinance XXXX calling threatening to deliver papers to job after already over paid the installment loan. They are saying I owe another payment. Will not allow me to speak to Supervisor. The guy who threaten me keeps answering every extension saying supervisor not available.

I am having financial difficulty and have asked the company to refinance to a lower interest rate or if they had a hardship program and they insist they do not. They are not willing to help me at all lower my payments! The company is Loan depot. I just want them to work with me.

On XX/XX/2016 a collection appeared on my XXXX credit report for midwest recovery sysyems for a balance of {\$790.00}. This is not an expense I have incurred and I have receiced no paperwork on this matter.

I am a senior citizen. I took out a loan with this company and was conned into taking out this loan. The loan amount was for {\$1100.00}.

I now realize that I am paying {\$90.00} interest every two weeks on this loan UNTILL IT IS PAID OFF SENIOR ABUSE. I DID NOT REALIZE THE AMOUNT OF MONEY THEY WERE CHARGING ME. IT IS CRIMINAL

XXXX very rude and harassing people at my work a guy named XXXX called random numbers got one of my co workers and asked for me. I agreed to pay XXXX a month and next thing you know they drafted XXXX from my account.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

American Credit Financial	SC	292XX	Web
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LoanDepot	GA	317XX	Web
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Midwest Recovery Systems	TN	371XX	Web
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Mobiloads, LLC	CA	945XX	Web	Older American
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Rosebud Economic Development Corporation	TX	799XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/12/2016	Closed with explanation	Yes	No
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Consent provided	08/29/2016	Closed with explanation	Yes	No
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Consent provided	11/01/2016	Closed with explanation	Yes	
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Consent provided	09/13/2016	Untimely response	No	
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Consent provided	11/02/2016	Closed with monetary relief	Yes	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2098275

2079109

2185584

2110443

2137704

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/26/2016	Payday loan	Payday loan
08/31/2016	Payday loan	Payday loan
09/29/2016	Payday loan	Payday loan
11/02/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I got a loan with Lendup and due to financial hardship and the fact I was caught in the payday loan trap I am unable to pay on time. I got credit counseling through a non profit XXXX XXXX and Lendup refuses to work with them. If they are legitimate lender like they claim, why wouldnt they work with credit counseling like every other lender.

Check n ' Go is responsible for making my bank accounts with XXXX in XXXX, California, to become overdrawn and accumulate fees. This was after they chose to ignore not only a Notice to Cease and Desist, but other forms sent by a payday loan consolidation company I am working with. Those documents were submitted weeks before my loan was due with them. This lender was notified that they would be compensated for what I owed, just not on the date of the previous agreement.

I am seeking relief from a cah advance loan Opp loans phone number Opportunity Financial LLC in XXXX Il the interest rate is 160 % I am trying to work out a reasonable settlement but they will not work with me the website is www.opploan.com I donot have the money to pay them back my entir pay is going towards vash advances

I received a phone call several weeks ago from the following number,XXXX. The lady stated that her name is XXXX and that I have a legal matter against me from a payday loan. She stated that I received a letter back in XXXX for repayment. I do not have this document. When asked who the company was, she stated that it was from a USAA payday services. I told her I could not recall this. When asked about if I could have documents that can prove this, she stated that I owe {\$750.00} and that I need to make this payment before any additional legal matters can be pursued against me. When I asked again for documentation, she stated that she did not have time to provide that but if I was unable to make this payment due to hardships, she can reach out to a board to confirm if I could make installment payments. I was placed on hold for 10 minutes and she came back and said that a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company disputes the facts presented in the complaint

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Flurish Inc.

OH

450XX

Web

CNG Financial Corporation

CA

939XX

Web

Opportunity Financial, LLC

VA

235XX

Web

USAA Savings

MN

554XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/29/2016	Closed	Yes	
Consent provided	08/31/2016	Closed with explanation	Yes	No
Consent provided	11/03/2016	Closed	Yes	
Consent provided	11/03/2016	Closed with explanation	Yes	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2179385



2091042

2139660



2190708

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

board approved for me to make installed payments in the amount of {\$250.00} to close this legal matter out. When I asked again if there was any documentation that she can provide to me before I can commit, she stated that I would received a document showing receipt of payment. When I asked her if there was any document regarding the so called original letter that went out back in XXXX, she failed to provide any information to me. I was transferred to a payment center by the name of XXXX (XXXX). When I asked the rep about who they were, she stated that the process for over 20 companies and is a third party of the entity that has filed a legal matter against me. Again, no one was able to provide any details surrounding this payday loan or provide any documentation that would be sufficient for me to confirm this matter. I was told to provide my checking account information as these people have my home address and phone number. They were able to locate me and stated that in order to ensure that this issue is resolved, I needed to sign this form to have the first payment come out of my account on XXXX. I reluctantly provided this information due to the people stating that I would receive a receipt, however, I am still questioning the legitimacy of this matter. I want to make sure that I am not be violated against as I strongly believe that I am as I researched this XXXX number and I see many complaints of a possible scam. I have been a victim of identity theft in XXXX for which I closed out my accounts and went to the police back in XXXX because of stuff like this. I do n't want to be a victim of someone who is attempting to collect monies or if this company is violating any UDAAP policies towards me.

I applied for a loan, the truth in lending disclosure was never displayed to me. The company told me on a {\$400.00} loan I would have to pay a total of {\$540.00}, which includes a {\$140.00} service fee what I accepted. Today I check my account and they are charging almost 1000 % interest (not a typo)! This was NEVER told to me or I would have never accepted the loan! This is a scam!

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

FL

333XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/31/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2084251

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/14/2016	Payday loan	Payday loan
10/31/2016	Payday loan	Payday loan
03/19/2015	Payday loan	Payday loan
07/08/2015	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I submitted a Notice of Cancellation of the payday loan within 3 business days which is my right per Texas law. Check N Go refused to rescind the transaction and acknowledge the Notice of Right to Cancel and charged me the exorbitant interest payment.

I received a call from XXXX County of Government XXXX on XX/XX/XXXX. The caller asked that I call XXXX for more information on the case. I called the number, which turned out to be a debt collector working on behalf of Western Sky. The representative said I bounced a check in XX/XX/XXXX and wanted to know if I wanted to settle the matter now. I thought it was strange because I commissioned a debt consolidation company to pay off all of my debts and this one was not included. The gentleman asked my name and proceeded to state my last XXXX of my SSN. When he stated the address, the address mentioned was n't my address. I stopped him and ask for documentation of proof, since the information he was giving was incorrect. He began to raise his voice, so I hung up the phone. The representative in turn, call my phone at least 4 times leaving harrasing message calling me a scum and telling me I had no intentions of paying the debt, I waited and then call him letting him know what (this scum) would do. I do n't know who this person is/was and I really do n't want to know. But his behavior and the threatening manner in which he spoke to me was/is unacceptable.

I have been approached by Concord Resolution (& XXXX ; XXXXXXXXXXXXXXX & gt ; : advising me that I had a payday loan from XXXX 2013. I asked for a signed document indicating my agreement. " XXXX XXXX " sent me a collection letter from his organization from another collection agency by the name of XXXX XXXX XXXX.

I have taken out payday loans but I can assuredly state I did n't get XXXX at that time.

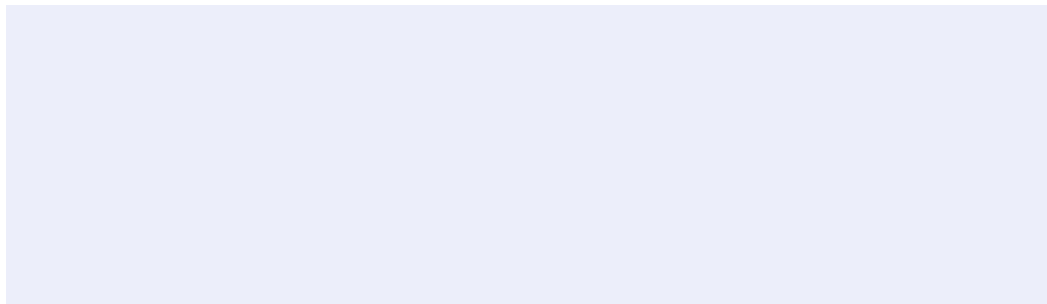
A company called Concord Resolution (XXXX) keeps calling me to collect on a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

TX

774XX

Web

Delbert Services

IN

462XX

Web

Concord Resolution Inc (Closed)

TX

752XX

Web

Concord Resolution Inc (Closed)

CA

926XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/14/2016	Closed with explanation	Yes	No
Consent provided	10/31/2016	Closed with explanation	Yes	
Consent provided	03/26/2015	Closed with explanation	No	No
Consent provided	07/08/2015	Closed with explanation	No	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2108571

2187048

1291925

1457587

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/27/2016	Payday loan	Payday loan
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07/14/2015	Payday loan	Payday loan
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05/12/2015	Payday loan	Payday loan
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07/14/2015	Payday loan	Payday loan
------------	-------------	-------------

04/01/2015	Payday loan	Payday loan
------------	-------------	-------------

09/09/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Applied for loan/did not receive money

Applied for loan/did not receive money

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payday loan from 2011 that was paid in full. They are very rude and disrespectful, and have my personal information.

The Bank of America is conspiring with the lenders who only tell lies in Exchange for my XXXX money (checks) and my XXXX XXXX money (checks). I never applied for a loan (s) of any kind.

they say I have a file for collection with my name on it and they want met to pay threats of serving, arrest, legal action but wont give me any information on how they are calling on behalf of

My place of employment received another phone call from Concord Resolution after being told not to call them so I called Concord Resolutions and spoke to XXXX XXXX XXXX. He stated that I took out a payday loan a few years ago but did n't say who the loan was with, how much I supposedly owe and after asking him to send me correspondence in the mail about the loan, he refused saying that there was no need to do so.

keep getting phone calls from debt collection agency.

they claim i owe a debt to an internet payday loan company.

I never received any money in my account from this company.

The debt collector is concord resolutions llc. their phone number is XXXX XXXX XXXX. I never got any paperwork or money form the company they say i owe money

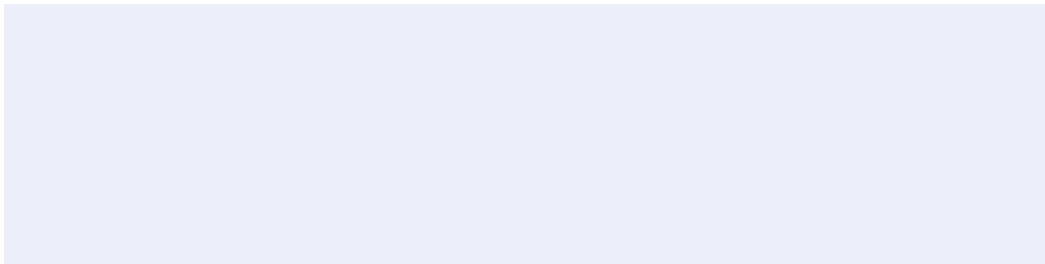
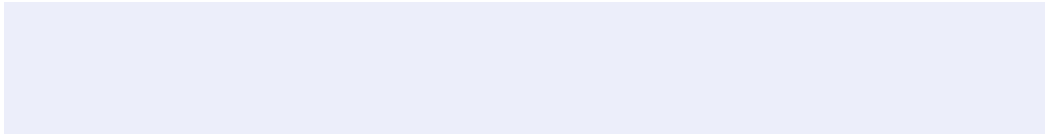
I just received a call from a company called Concord Resolutions in XXXX, ny. They claim I owe a payday loan from 2011 from XXXX XXXX XXXX XXXX which is now supposed to be XXXX in the amount of XXXX I 've never heard of these people! They 've given me 10 days to pay and a couple of payment options then they will start calling again.

I was told that I would be charged a one time fee. The fee is {\$230.00}, and they 've broken it down as follows after logging into their website : 2Sign Loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Bank of America	GA	303XX	Web
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Concord Resolution Inc (Closed)	FL	336XX	Web
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Concord Resolution Inc (Closed)	TX	770XX	Web
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Concord Resolution Inc (Closed)	IL	604XX	Web	Servicemember
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Concord Resolution Inc (Closed)	NH	032XX	Web	Older American
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Rushmore Loan Management Services LLC	CA	946XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/31/2016	Closed with explanation	Yes	No
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Consent provided	07/20/2015	Untimely response	No	
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Consent provided	05/12/2015	Closed with explanation	Yes	No
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Consent provided	07/14/2015	Untimely response	No	
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Consent provided	04/01/2015	Closed with explanation	No	No
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Consent provided	09/14/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2084562

1470619

1373053

1467617

1311122

2104632

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I've broken it down as follows after logging into their website : 2Sign Loan Agreement CONSUMER LOAN AND ARBITRATION AGREEMENT Lender : XXXX XXXX XXXX, XXXX, d/b/a Rushmore Financial (referred hereinafter as " Rushmore ") Mailing Address : XXXX. XXXX XXXX XXXX, SD XXXX Telephone : (XXXX) XXXX Fax Number : (XXXX) XXXX XXXXXXXXXXXXXXX Borrower : XXXX XXXX XXXX XXXX XXXX XXXX XXXX, CA XXXX Borrower 's Bank : XXXX XXXX XXXX XXXX XXXX Account : XXXX Loan Number : XXXX In this Consumer Loan and Arbitration Agreement (the " Agreement "), " you " and " your " refer to the Borrower identified above. " We, " " our, " " us " and " Lender " refer to Rushmore, an arm of the XXXX XXXX XXXX of South Dakota, a federally recognized XXXX tribe. " Loan " means this consumer installment loan.

-TRUTH IN LENDING DISCLOSURES : The disclosures below are provided to you so that you may compare the cost of this loan to other loan products you might obtain in the United States XXXX Our inclusion of these disclosures does not mean that we or any subsequent holder of the Agreement consent to application of state or federal to us, the Loan or this Agreement. The table below details the maximum payments and costs to the extent periodic payments are made for the full cycle of the loan which can be reduced upon early payment of the Loan.

TRUTH IN LENDING DISCLOSURE ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.

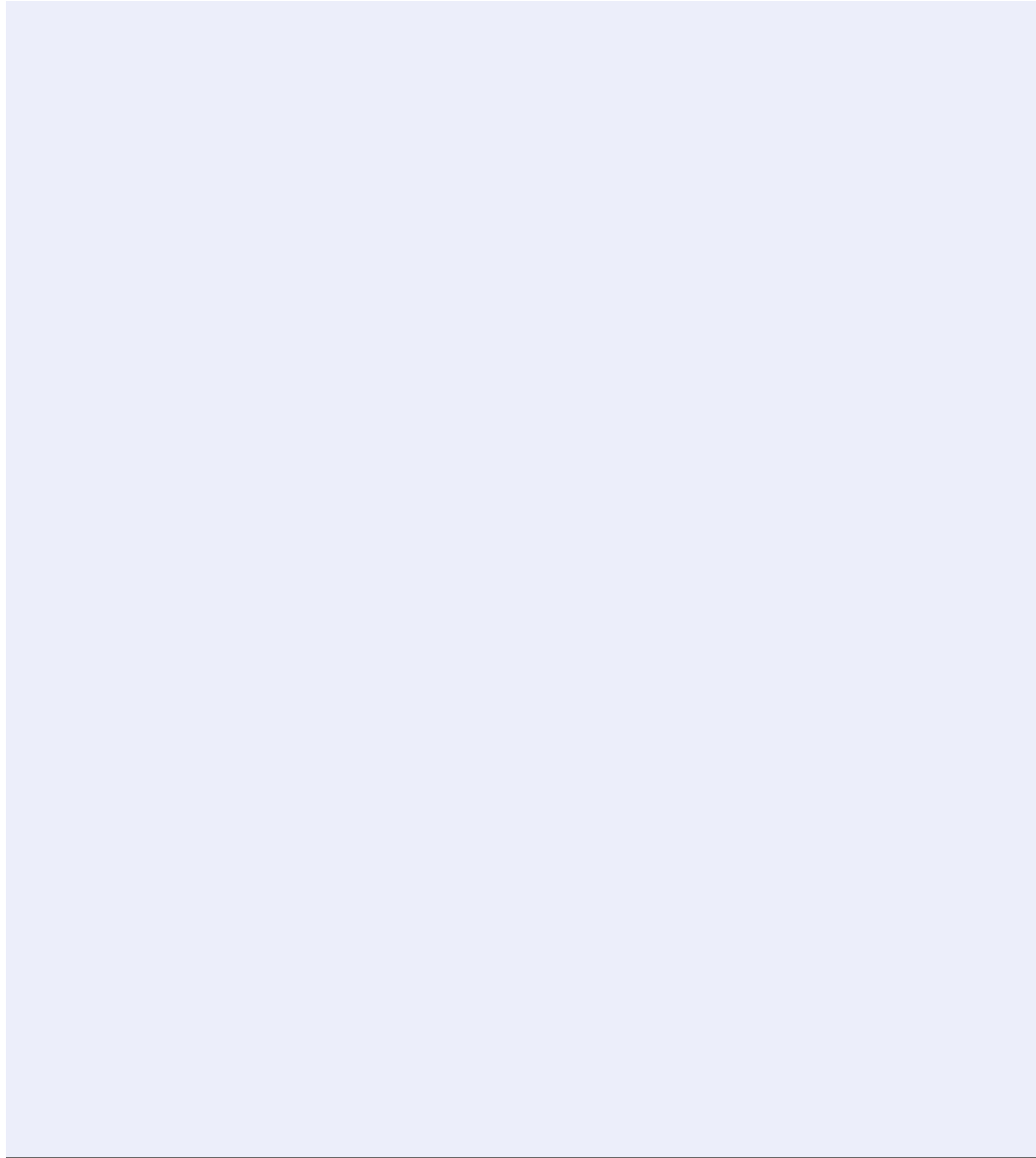
669.1667 % FINANCE CHARGE The dollar amount the credit will cost you.

{ \$3200.00 } Amount Financed The amount of credit provided to you or on your behalf.

{ \$700.00 } Total of Payments The amount you will have paid after you have made all payments as scheduled.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



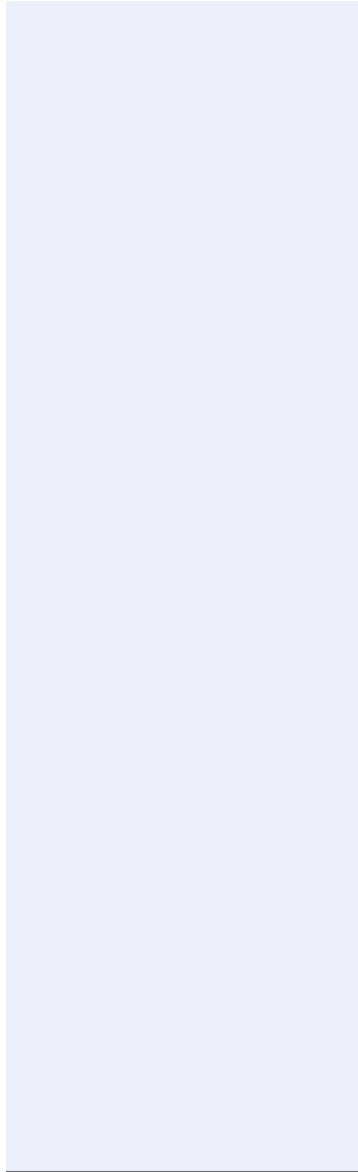
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

05/02/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Around XX/XX/XXXX-XX/XX/XXXX i made a big mistake & borrowed from a couple of pay day loans. They were paid back and over a period of time requested me to re borrow. Unfortunately, shortly afterwards, I started receiving calls from different people with heavy XXXX accents requesting money. At first, i thought they were from the same company i had paid off since it was done on line. Unfortunately, I did not realize until someone called saying i still owed on my pay day loan. As soon as I pay another person would call threatening me for payment. Once asked for what loan, they would just for a pay day loan and I was going to be arrested. There has been times, money was taking from my account without authorization. Once I realized what was going on, I went into my bank. The bank inform me to be careful because they have seen this happen to other customers in the past. It was suggested to make a hold on my account. Prior to me realizing what was going on, I even purchased prepaid cards to avoid problems and overdrafts to my account. I realized my information was given out to other company 's through the web because before I knew it, there were several lenders claiming i owe them. At this time, I started hearing about more and more people getting scammed. Therefore, I went to the police department and filed a complaint. I gave the names and numbers of different representatives. I was embarrassed and was told I should have never borrow that way and especially sharing my information on the web. Unfortunately, I had gone through a separation and was in a financial dilemma. However, I was advised to close my accounts and be careful with the internet. I admit during that time, I was not that familiar with how the internet worked. I called credit bureau 's and put security freeze/fraud alert on my accounts as advised. To date, it still remains. I feel it is time to take action because about 3 weeks ago I just received a call from Concord Resolution who now say {\$480.00} is owed and they represent the company that got me the loan in XX/XX/XXXX or XX/XX/XXXX. They claim since my account was closed they

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Concord Resolution Inc (Closed)

NJ

076XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

05/02/2015

Closed with explanation

No

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1357884

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

06/05/2015

Payday loan

Payday loan

06/25/2015

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

could not collect. Again, this is strange because why i have to pay a company who got me a loan for what I borrowed when fees are already included. Lord in behold, XX/XX/XXXX, a call from a XXXX XXXX who represent a company say {\$500.00} is due. I truly want to stop this because i spent a few thousands in the past. I plan to retire and can not redo this XXXX again. It effected emotionally and financially as well. Continental representative could not give me the name or the address of the company. I will look back and give names & phone numbers I guess when needed. I have so many names & numbers until it is confusing and very stressful to me. I would never borrowed in this manner and not pay what i owe. Please help me.

Concord resolution has been harassing my phone, employers phone and other members of my family claiming that I took out an online payday loan over four years ago (2011). they are claiming that I owe the amount of XXXX XXXX and XXXX XXXX dollars. I asked for more information and received a brief letter stating the same information in which I was told over the phone.there are no details as to the date of the loan, the original amount and if and when any payments where made.i do not recall ever taking out a loan and after looking up this company each story is similar to mine saying this is a scam.please help to get this issue resolved.

A PayDay Loan Company is trying to send my " account " to collections and Concord Resolution Inc contacted me on their behalf attempting to get my SSN, Bank Info, ect.

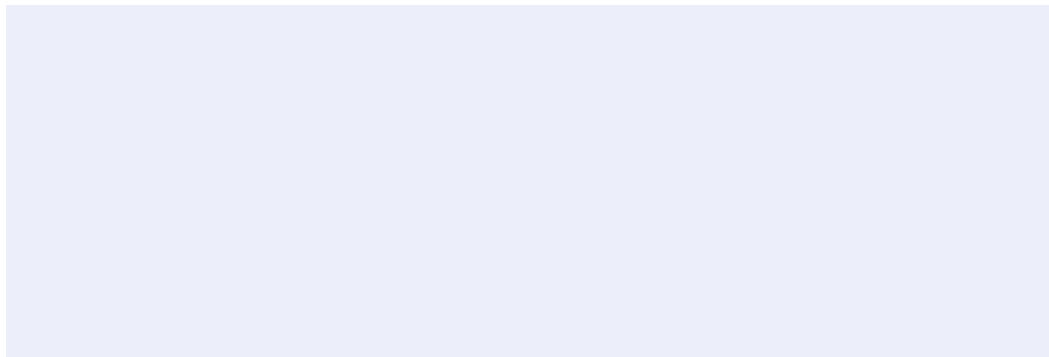
XXXX. I have n't received a PayDay Loan.

XXXX. None of this shows in my credit report.

XXXX. Concord Resolution keeps calling me incessantly with an automated message to call them and " file a formal statement on my behalf ".

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Concord Resolution Inc (Closed)	KY	405XX	Web
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Concord Resolution Inc (Closed)	OK	740XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	06/05/2015	Closed with explanation	Yes	No
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Consent provided	06/25/2015	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1407315

1437747

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/02/2015

Payday loan

Payday loan



09/15/2016

Payday loan

Payday loan

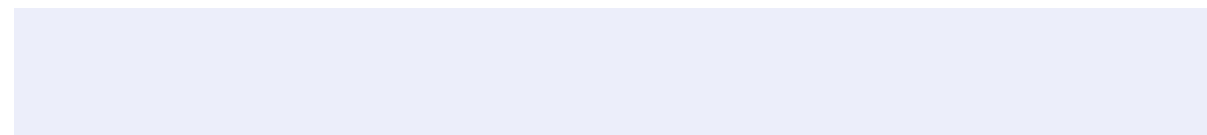
06/13/2016

Payday loan

Payday loan

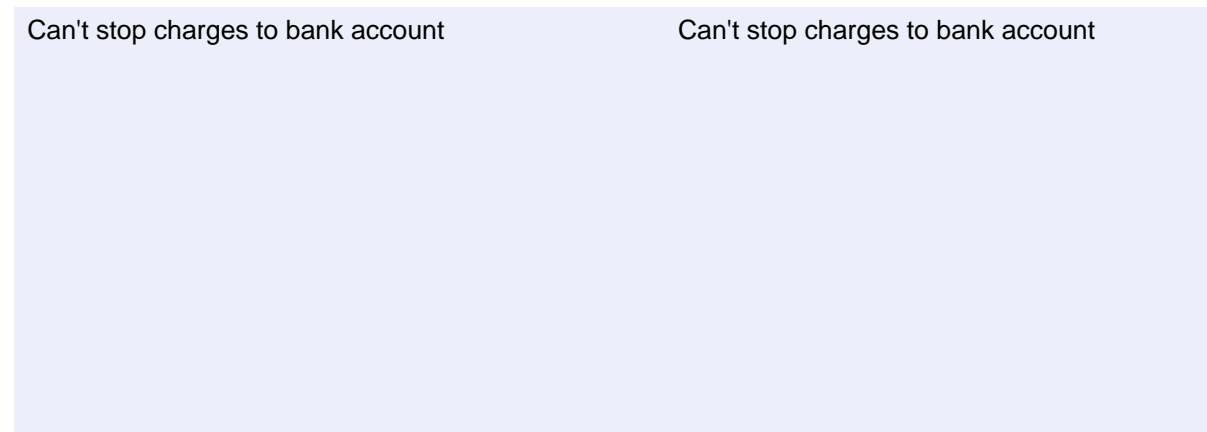
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX. They are n't giving me the name of the Pay Day Loan Company that is supposedly launching this complaint. They are just threatening me to try and obtain my banking information.

They Keep HARASSING me using fake numbers from the XXXX XXXX assistance hotline. They will call saying that they were going to serve me papers and come put me in jail over a payday loan. They even went as far as threatening to come up to my job if i dont abide by they 're rules and " Laws " that they have. Lied saying that i committed bank fraud when i simply had to change debt card 's due to unauthorized activity on my account.

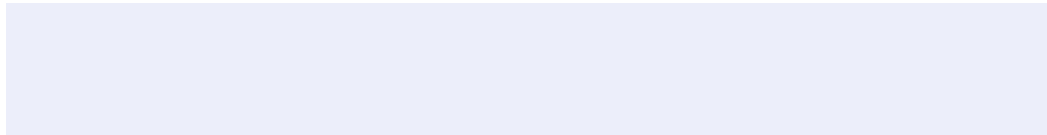
1 - I am being asked to pay XXXX a month that goes to XXXX of the principle for XXXX loan. I was not informed that XXXX was a fee each payout and that XXXX was interest each payment. I requested a freeze on my account and that I would make regular reasonable payments. To date no action was taken.

2 - 10 days ago, following AdvancedFinancial Instructions, I revoked authorization from my checking account on XX/XX/2016. Today payment was withdrawn. (Now I am a risk of not being able to pay my mortgage). My bank is XXXX XXXX XXXX i am in Tennessee. What else can I do? I want to make manageable payments for a loan that was taken out during a tough time. I do n't want to declare bankruptcy and do not wish to close my bank account but am at a loss.

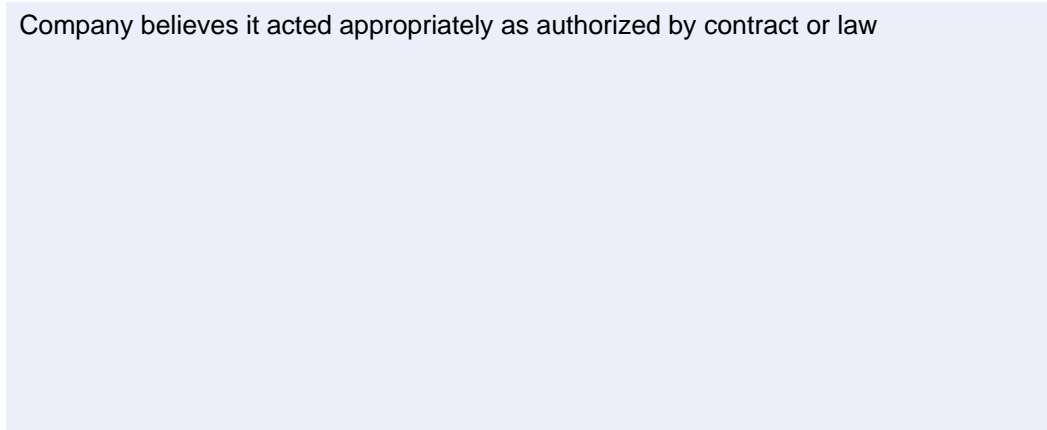
I went on the website of RISE loans and tried to see possibly about getting a small loan, well when I saw the interests rates and what my payments could be, I canceled out of the application, I did NOT submit the application and the company still pulled a hard copy of my Credit Report from XXXX agencies. I tried calling them time after time and no one would help. They kept telling me that I did complete the application and " sorry we can not take it off of your'e credit report ". I am so angry right now. I am trying so hard to " build my credit back up " and everytime you have a hard pull it counts against my credit score. I am getting

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ADR ARBITRATION SERVICES (Closed)

TX

760XX

Web

Harpeth Financial Services, LLC

TN

370XX

Web

Risecredit, LLC

UT

840XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	09/05/2015	Closed with explanation	Yes	No
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Consent provided	11/04/2016	Closed with explanation	Yes	

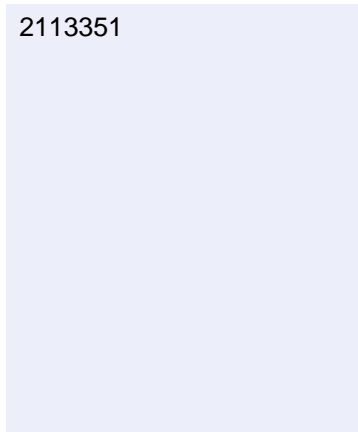
Consent provided	07/20/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



1548879



2113351

1965916

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/09/2016

Payday loan

Payday loan

10/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

nowhere with this company so I was told by the credit bureaus to contact you and you could possibly get a response or get it taken care of for me. Please help me. This is a joke and unfortunately I can not dispute a hard credit pull with the credit agencies. Thanks so much in advance if you can assist me.!

I have complained to the manager and owner of Tower Loan concerning the Loan obtained, APR of 22 % +. overcharged fees, harassing phone calls during work hours and at my place of employment, but received a negative response. I was also threatened to be taken to court for a {\$18.00} late fee. I presented the payment of {\$82.00} on XXXX/XXXX/16. The manager refused to accept the payment because I told her I could not pay the {\$18.00} late fee. I told her to charge it to the next payment. She said she could not do that. I presented the check again and mentioned to her that I had just made an over payment of {\$320.00} on the other account in an effort to pay them off early. She said that did not matter she was going to file legal papers for the late fee and that I would be responsible for court and attorney cost. I told her I did n't think so and to proceed. I have written XXXX posted dated checks of {\$320.00} to be taken out of my second paycheck check to pay of their loan balance of {\$1000.00}.

The choice I made for the best description is not valid. I wasnt able to choose anything else. XXXX My complaint is that I spoke to XXXX on XXXX/XXXX/2016 about XXXX I advised XXXX that I had a plumbing issue and I was not able to make payment until XXXX/XXXX/2016. A XXXX representative was advised of my arrangements and spoke to me on a valid number that is listed to my account nevertheless loan express called a reference and/ or skipped traced on my account after speaking with me. THIS IS HARRASSMENT! I have proof that my best friend was contacted by XXXX with the phone number XXXX on her cell number XXXX in attempts to verify location info. There were several calls back to back on XXXX/XXXX/2016. I have proof of these unlawful calls as well.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes complaint represents an opportunity for improvement to better serve consumers

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Tower Loan	AL	354XX	Web
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Chek Cash, Inc.	TX	761XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/14/2016	Closed with explanation	Yes	No
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Consent provided	11/14/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2102927

2182503



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/01/2016

Payday loan

Payday loan

10/29/2016

Payday loan

Payday loan

10/12/2016

Payday loan

Payday loan

11/07/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I am with XXXX. We are closing down the bank account to stop them from damaging us further. The name of the company is Quik Cash in XXXX Kansas. I made payment arrangements with them and was late on that arrangement. At the time of the pay arrangements they were supposed to have shredded the original check for {\$570.00} ... apparently they never shredded it, even though they told me they would. When I was late on my arranged payment, they submitted the MUCH larger original check right to my bank and over drafted my account badly! This is NOT ok! They can't be angry for a lateness and put through a check that was supposed to have been destroyed. : - (Help!

I responded to an offer by Citibank to pay off my existing credit cards with a 0 % offer for 18 months. I responded and requested them to pay off XXXX credit cards with XXXX for a total of {\$3800.00}. I submitted both requests in the mail. I was later informed that the offer expired sometime before they received my request or by the time they submitted it to XXXX. But they made the payments on my behalf however the interest rate would be 21.26 % instead of 0 %. I called and asked if the offer had expired then why transfer funds without giving me the option of accepting the 21.26 % or rejecting the transfer. Their response was I should have submitted the transfer earlier. I did n't think that was a responsible way of dealing with credit and customers. Unfortunate for you Mr . Customer.

I began by requesting a {\$500.00} cash advance from CashNetUSA in XXXX. Cashnet subsequently deposited an additional {\$300.00} into my XXXX checking account without me requesting it. CASHNETUSA has withdrawn over {\$1900.00} in fees and interest as " repayment " and there is a remaining balance in excess of {\$300.00}. This is nothing more than a loan sharking operation which has assessed over 300 % in fees and interest.

Customer ID : XXXX CNU Cashnet calls my phone 6 times a day i have my phone log save constantly harasses me. I am on a credit management plan and they do

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company disputes the facts presented in the complaint

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

QC Holdings, Inc.

KS

666XX

Web

Citibank

NY

100XX

Web

Older American

Enova International, Inc.

MD

212XX

Web

Older American,
Servicemember

Enova International, Inc.

TX

799XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/01/2016	Closed with explanation	Yes
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Consent provided	11/01/2016	Closed with non-monetary relief	Yes
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Consent provided	11/02/2016	Closed with explanation	Yes
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Consent provided	11/07/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2190054

2185261

2157246

2198536

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/18/2016	Payday loan	Payday loan
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07/14/2016	Payday loan	Payday loan
------------	-------------	-------------

11/04/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

not want to wait for payment. She keeps harassing me to borrow money to pay them. She has called my work phone several times and I advised her not to. This number XXXX ext XXXX Integrated Services say that I got a payday loan. They keep calling my work after i told them that it was n't. They said that I was going to jail he keeps calling me at work. I asked him for his mailing address and he would not give it to me. I am going to lose my job because they call every day.

XXXX XXXX from XXXX ..she said she was calling from the Warner Location..called stating they are going to arrest me for a bad check..Not sure what she is talking about but she is harassing me at work and wont stop calling my daughter.

There are two payday loan lenders who are out of control. Wrecking my bank account (XXXX XXXX, XXXX XXXX, XXXX XXXX (phone))The first is CashNetUSA ...

Dear XXXX XXXX, Customer # XXXX This is a reminder about your minimum payment that is coming due for your Line of Credit # XXXX with CashNetUSA.

On XXXX, a payment of {\$250.00} is due.

They put my bank account in a - {\$140.00} even after I told them not to debit it which they agreed -- -- then told me they could not stop their computers from yanking money out my account. Their interest rate is 399 %. They refuse to work with XXXX for a loan consolidation.

The next lender is XXXX, my account is # XXXX. They just take money in lumps of {\$590.00} over a fourth of my paycheck. This leaves me in the negative account zone by the middle of the month. Their number is XXXX XXXX XXXX.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company can't verify or dispute the facts in the complaint

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Integrated Recovery Services

FL

330XX

Web

Check Security Associates, LLC

OH

444XX

Web

Enova International, Inc.

TX

770XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/20/2016	Closed with explanation	No	No
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Consent provided	08/24/2016	Closed with explanation	No	No
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Consent provided	11/04/2016	Closed with explanation	Yes	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2071443

2013664



2195718

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/03/2016

Payday loan

Payday loan

08/19/2016

Payday loan

Payday loan

09/05/2016

Payday loan

Payday loan

09/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Please help this man drowning in debt.

XXXX XXXX XXXX XXXX

I had to get a payday loan and got it from Advance Financial. I was n't told about the high interest rates and they claim they do line of credit but when I ask about it they said I did n't qualify. The amount kept getting higher and higher until it was out of control. Every month I get a email from them and they have tried to access my old bank account and stating they will do it again next month.XXXX

I had to borrow money from a payday loan-title loan from Cash Max to get my car repaired, because my credit was n't good enough to borrow from a bank or financial institution. I just want to know how they can charge the fees they charge each month. I can only pay {\$300.00} a month, and {\$270.00} goes to fees. I have been paying on this loan since XXXX 2016, and I have only been able to pay a couple XXXX dollars on the principle. The original loan was for {\$3100.00}. I am sending you a copy of the XXXX payment for you to research. I do n't know if there is anything you can do to help me, but I have paid {\$2400.00} toward the {\$3100.00} original loan, and you can see what I still owe. These companies are ridiculous. I borrowed the money from Cash Max, but the actual lender is XXXX out of XXXX, OK.

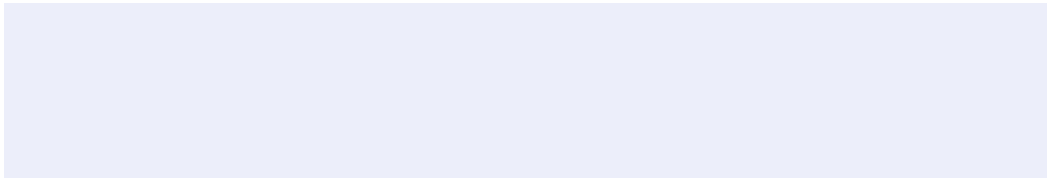
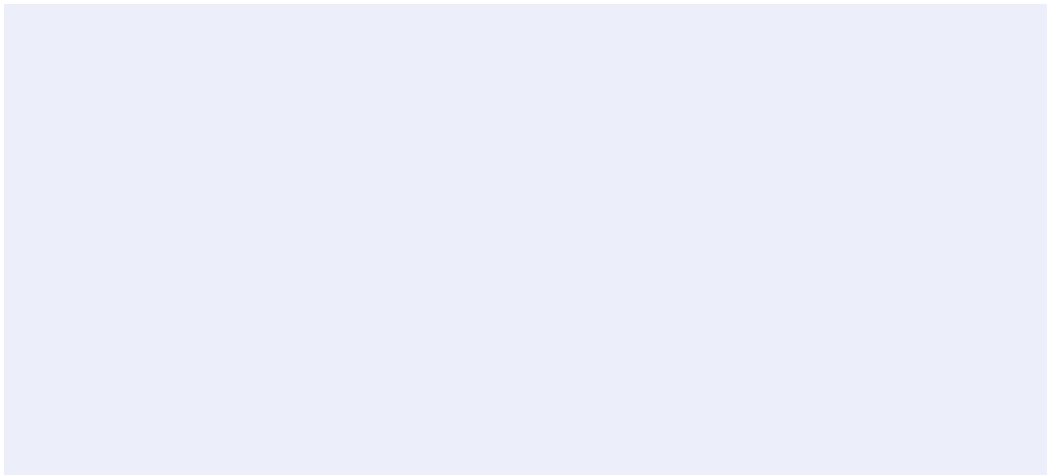
charged an unbelievable interst rate that i wasnt aware of ... borrowed XXXX and i have to pay XXXX back ... when i thought i had to pay XXXX that was stated before i finalized the loan ... did know about the XXXX until the loan was finalized ... big picture loans apart of tribal loan company

I was looking online to get a quick loan for a bill I had neglected that needed to be paid. I selected big Picture Loans. I was approved for {\$600.00} with a fee coming to a total of {\$800.00}. I talked to the lender over the phone and all that was mentioned was the fee of {\$200.00}. I just paid what I thought was my last

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Harpeth Financial Services, LLC	TN	377XX	Web	Older American
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Federal Cash Advance, LLC of Oklahoma	TX	754XX	Web	Older American, Servicemember
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Big Picture Loans, LLC	SC	295XX	Web	
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Big Picture Loans, LLC	ND	582XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/03/2016	Closed with explanation	Yes	No
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Consent provided	09/08/2016	Closed with explanation	Yes	No
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Consent provided	09/08/2016	Closed with explanation	Yes	No
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Consent provided	09/08/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2094875

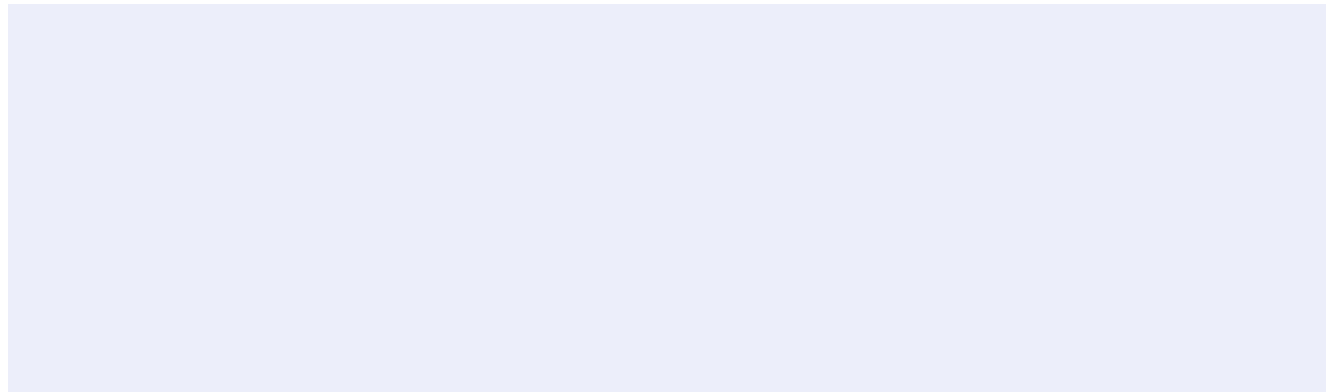
2072720

2095529

2095620

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



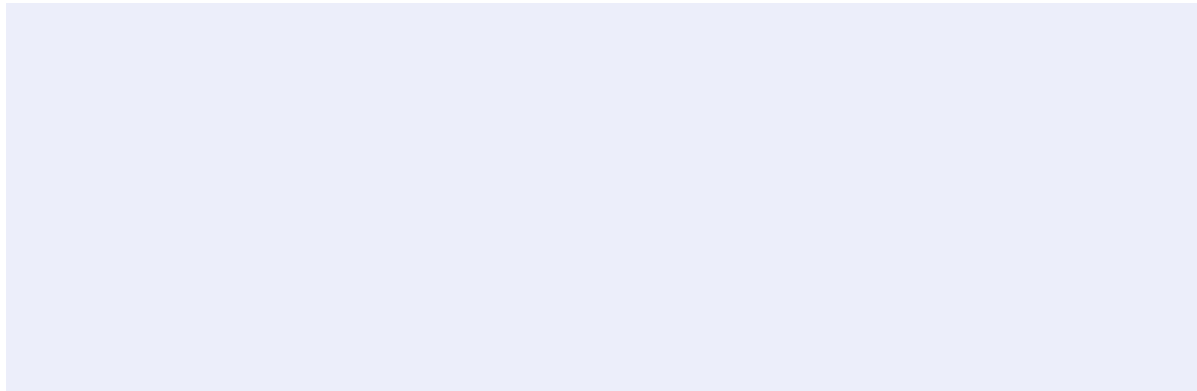
09/18/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

payment on XXXX/XXXX/XXXX. Making the total {\$860.00}. I received an e-mail later on that day that my next payment was scheduled in two weeks. I thought that did n't seem right, and went to check why I still had a due amount. After clicking to review documents I discovered that I was being charged an astronomical amount in 749.4296 % in fees. Making my {\$800.00} loan {\$4200.00}. I did not agree to this, nor was I informed on such a high rate of interest or I would have not chosen this company. I am beyond enraged that they are getting away with so much of my money. I have paid my due loan of {\$800.00} and that should have been that. Not a payoff date of XXXX XXXX for a loan so small.

on XXXX XXXX XXXX i filed an application online for a loan with big picture loans. I was unaware that i would be paying {\$4100.00} for a {\$700.00} loan. Big Picture Loans called me and explained my payments would be XXXX every two weeks and to pay off loan it would be {\$870.00}. It was implied that i could pay off the loan early and the total cost would be XXXX but was never made clear that the payments were interest only. i was never provided documents prior to accepting the loan to review, only the loan application. after accepting the loan, i became aware of the amount i would be paying in interest for the loan after i accepted it and the funds were dispursed. the rep on the phone was not clear on all details. He did not disclose any of the fees that i read about in the loan docs. I notices a XXXX dollar a week fee if i dont let them take the payment. If was made clearly aware of all these fees and stipulations and total final cost of the loan with details of the exact amount interest would be paid for loan if taken to term, i would not have accepted this offer. This is illegal. The rep was also pushy and speedy. he was rushing me through the process, i believe so i was n't completely aware of all the details. I have done research on the company and found out im not alone. This company has been doing this to many people. this company needs to be closed down it seems like they keep changing their name to avoid repercussion. not only

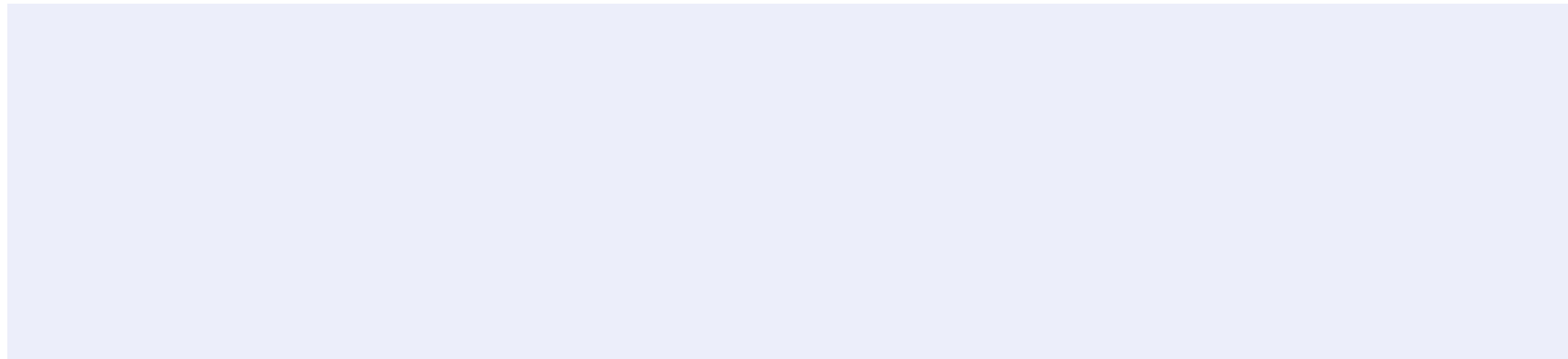
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

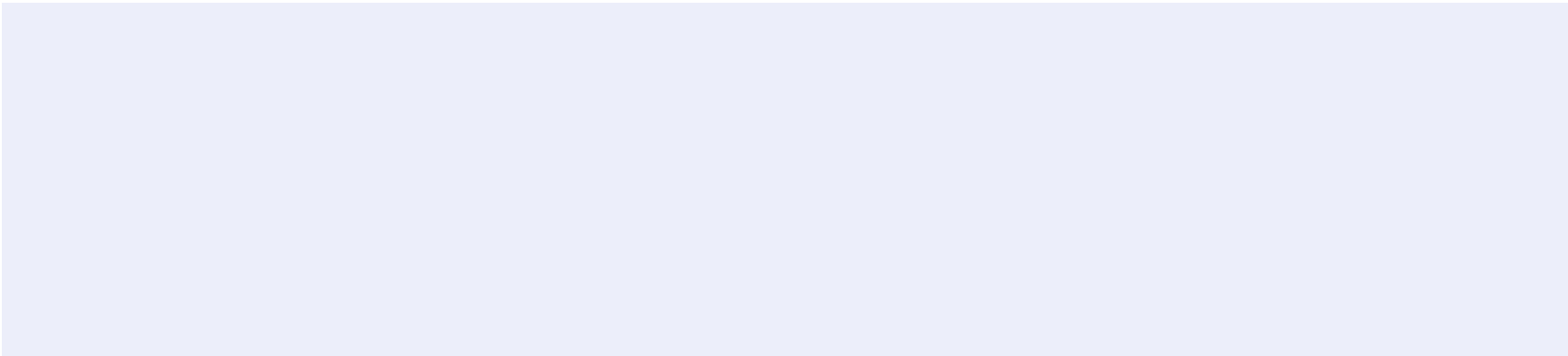
IA

503XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

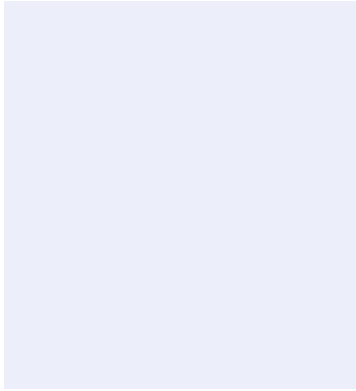
Based on Consumer Complaints



Consent provided	09/20/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2117474

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/31/2016

Payday loan

Payday loan

09/02/2016

Payday loan

Payday loan

11/07/2016

Payday loan

Payday loan

08/16/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

am i asking for help in this matter, I want to know if its possible to bring charges against the company. How do i go about getting this loan dissolved without hurting my credit. they lied to me and illegally and intentionally did not disclose the whole details. in XXXX the ftc act passed a law so that these kind of companies can not use the tribal laws to take advantage of consumers. please help.

My loan amount was for {\$600.00}, the was {\$210.00} which equals to a payoff of \$ XXXX.i did n't know that the APR was gon na be 786.51 % before I submit my loan, cause it does n't show you that when you apply.

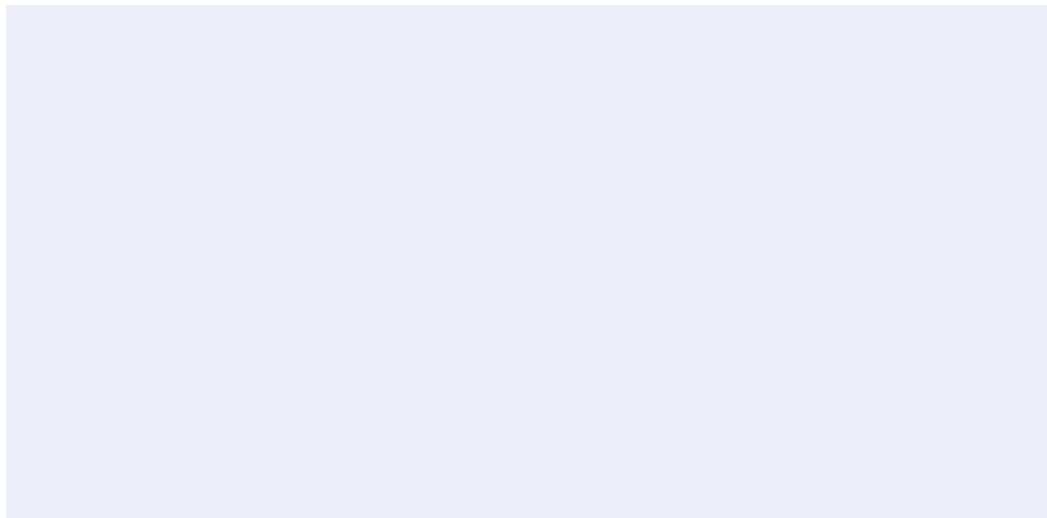
When I agreed to a payday loan from Big Picture Payday Loans, I agreed to a XXXX loan and the XXXX interest to repay it. I was only to pay XXXX total as a repayment. The first of XXXX I paid the XXXX dollars which was the interest payment. So I tried to pay the remaining XXXX on the end of XXXX and XXXX of XXXX the had added the XXXX back on the loan, and stated that I 'm suppose to pay XXXX each month plus the XXXX that I actually received. They did n't say that when I agreed to the loan. I 'm on a fixed income so had I known they were going to do this I would n't have done it. I paid XXXX on the first of XXXX, and again the said I still owe XXXX the are not even crediting my account. I asked to speak with a supervisor and they never would transfer me I kept getting " disconnected ". I had to close my bank account in order to stop them from causing me overdraft fees. I need some assistance on what I need to do.

Yesterday, I checked my credit score with Experian and noticed a company, XXXX XXXX XXXX, had been added. I confirmed that it had been added to all XXXX reporting agencies. I am assuming this has to do with payday loans I have had in the past. I can confirm that every XXXX of those loans were paid back in full. My credit score has taken a tumble because of this and I need this company to remove their inquiry from my report as soon as possible.

I keep receiving phone calls from people at a company called STP management. I

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	MS	397XX	Web
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Big Picture Loans, LLC	OH	454XX	Web
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Experian	CA	941XX	Web
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Solutions To Portfolios, LLC	KS	668XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/06/2016	Closed with explanation	Yes	No
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Consent provided	09/08/2016	Closed with explanation	Yes	No
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Consent provided	11/09/2016	Closed with non-monetary relief	Yes	
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Consent provided	09/20/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2089760

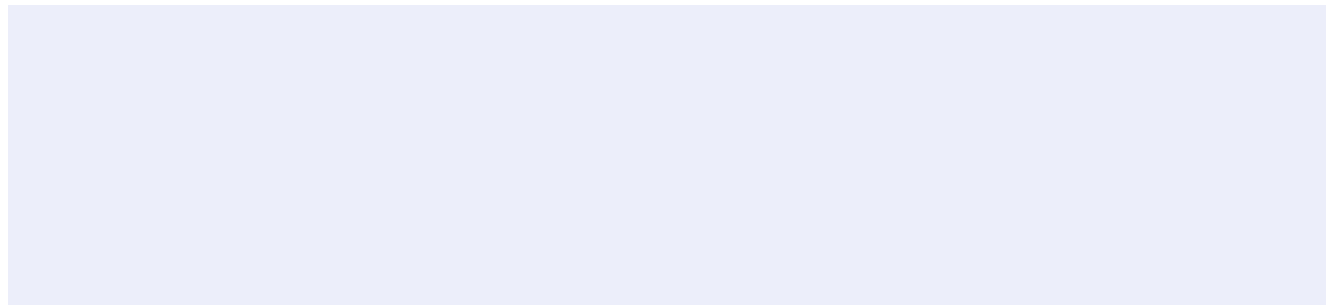
2094015

2197620

2066025

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/21/2016

Payday loan

Payday loan

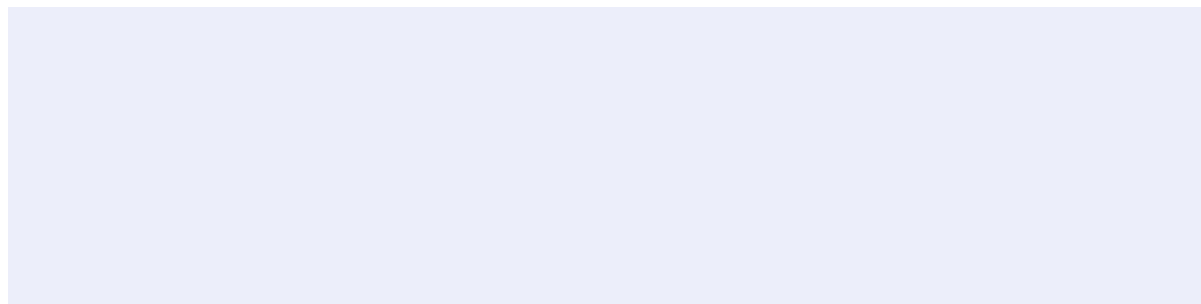
09/19/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

have talked to them a total of two times. They have never sent me any written document to my home address. They are also calling my family members more than once. This is a violation of the The Fair Debt Collections Practices Act as amended by Public law 111-203, title X, 124 Stat 2092 (2010). Section 804 and 809. I found their website and contact information and have emailed them. I have notified them that they have violated by rights and they need to provide written correspondence of the debt that is owed.

Check N Go has cashed a check against the bank account of my deceased father, XXXX XXXX XXXX. The check in question was written on a date when he was XXXX and the dollar amount of the check does not match his hand writing.

When I contacted Check N Go, no loan was found in his name when they searched by social security number.

The deceased has a bank account at XXXX XXXX Bank in Indiana.

The check was written on XXXX/XXXX/2016, the deceased was XXXX and in hospice care on this date and passed away on XXXX/XXXX/2016.

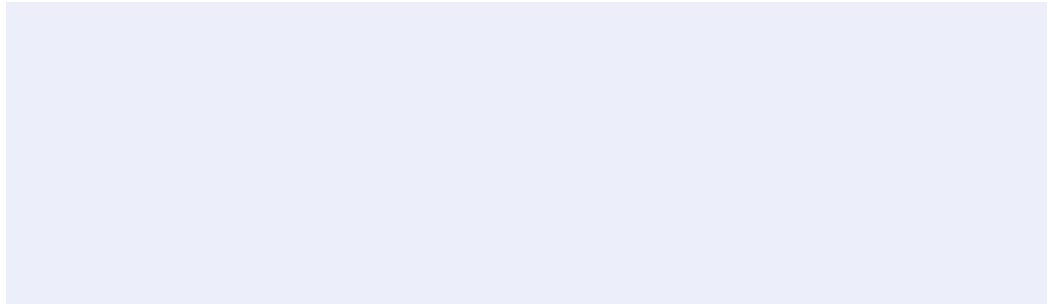
The XXXX was deducted from a Social Security deposit made to the deceased persons account on XXXX/XXXX/2016. These monies were refunded to the Social Security XXXX as expected upon notification of death.

The check should have been returned to Check N Go for insufficient funds in XXXX and not resubmitted in XXXX. Further, there is no evidence that my father, XXXX XXXX XXXX held a payday loan for which he would have been liable.

I have banked with HSBC since 1989. Over the years they have sent me "

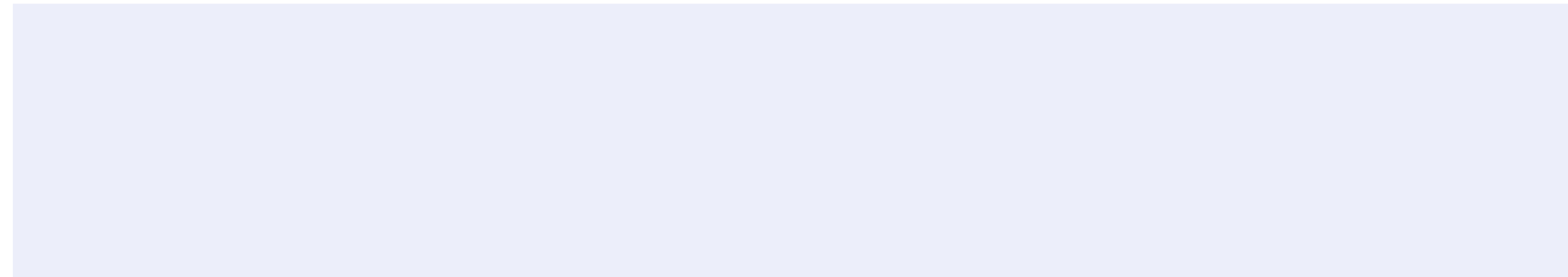
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



CNG Financial Corporation

IL

604XX

Web

HSBC North America Holdings Inc.

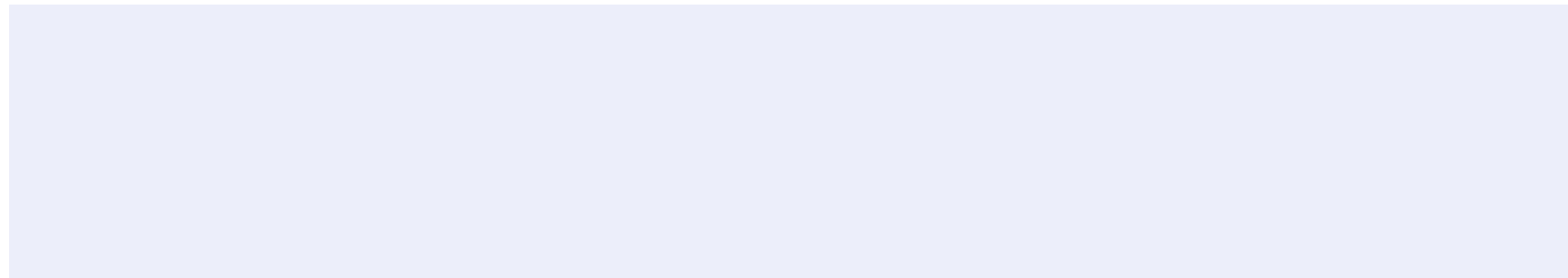
WA

985XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

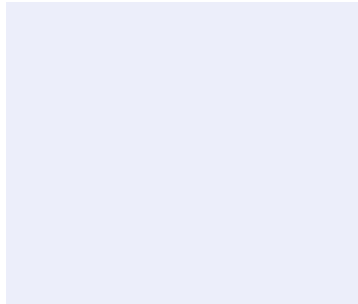


Consent provided	09/21/2016	Closed with explanation	Yes	Yes
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Consent provided	09/21/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

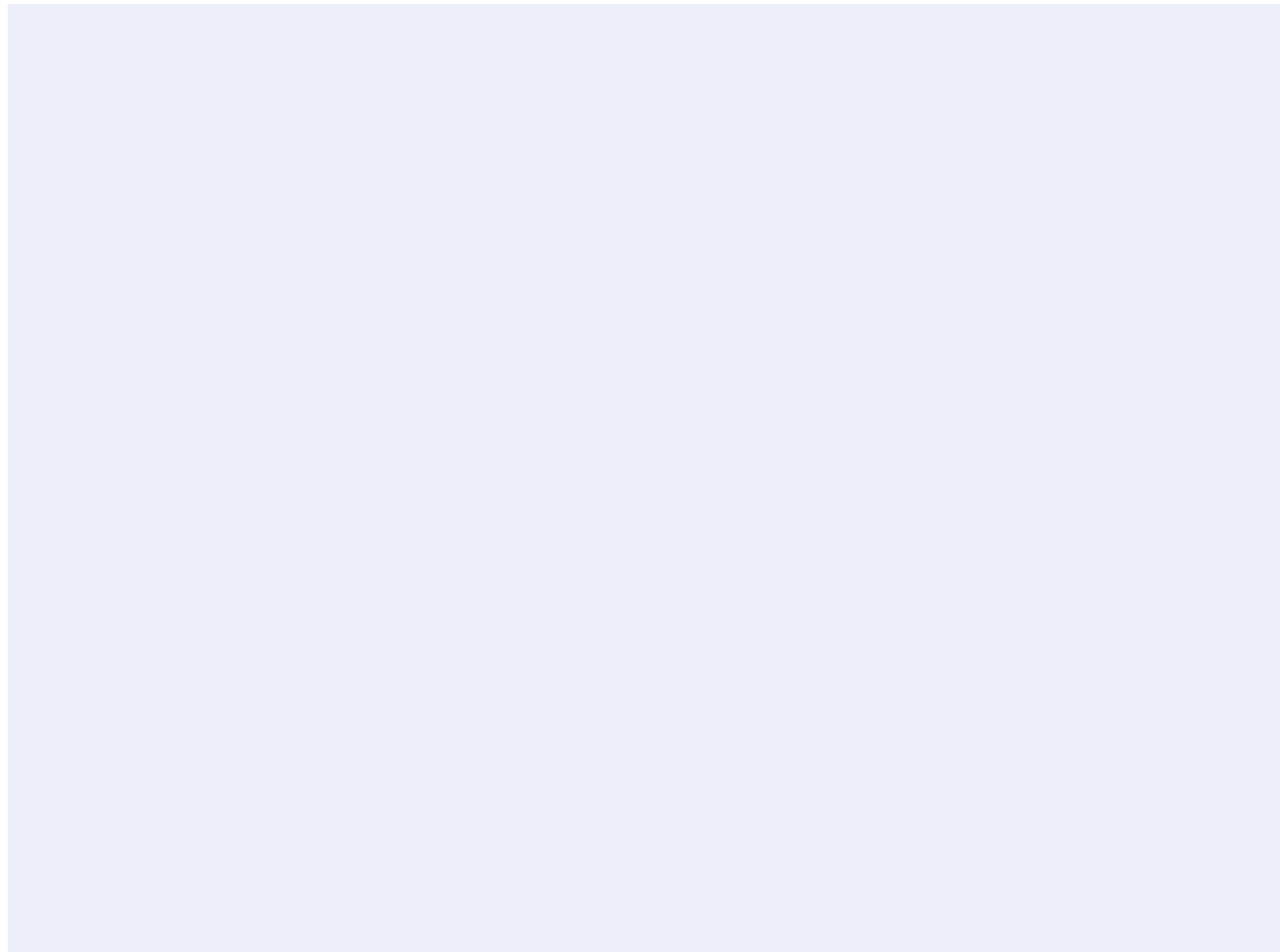


2124560

2119720

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



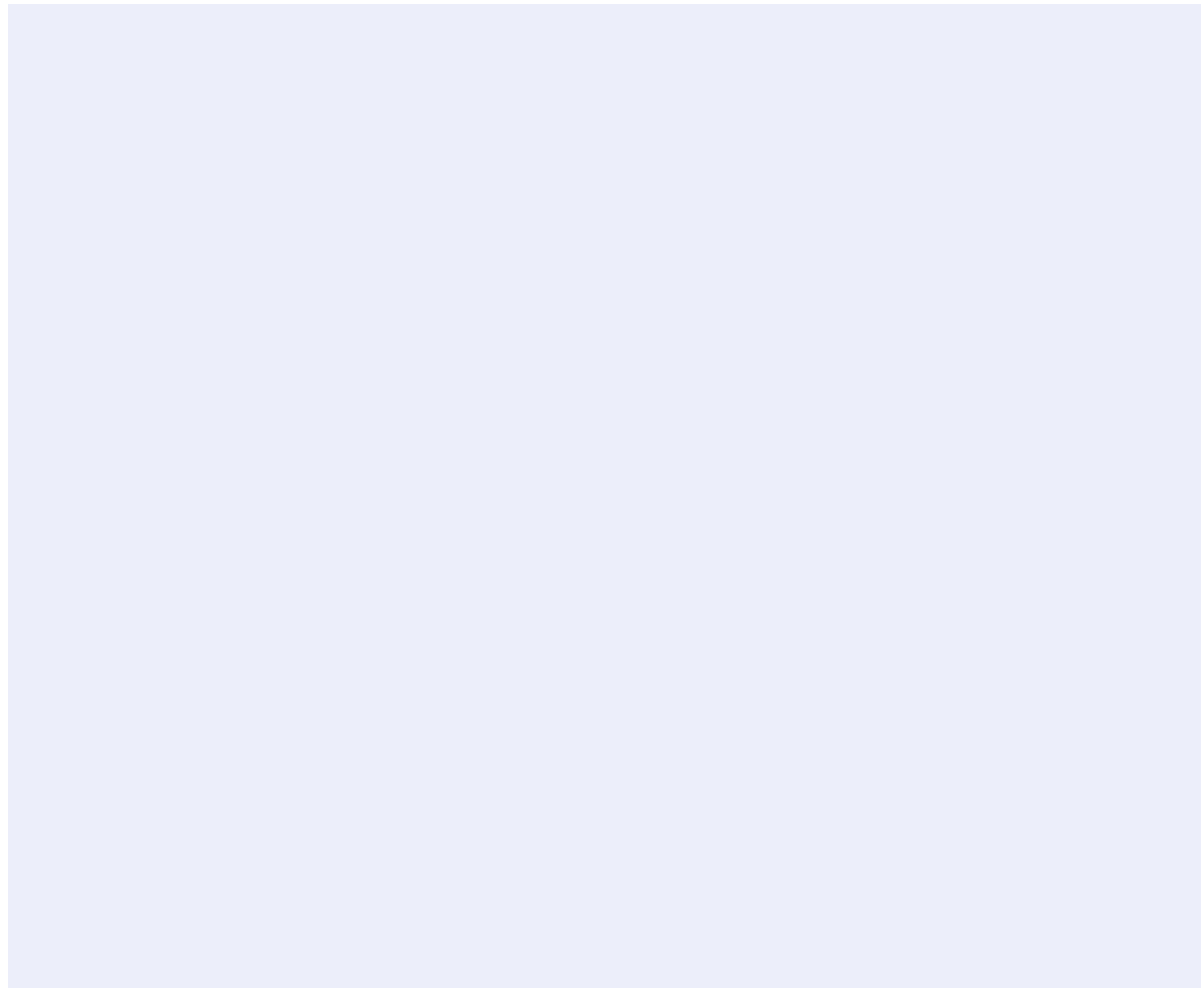
09/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

convenience checks " for my credit card with marketing blurb about them being as convenient as cash etc. I used one for the first time XX/XX/XXXX for {\$1800.00}. I did n't read the small print about having to pay the amount off in 10 days so suddenly got charges. That is fair enough. My mistake.

Since then though, I have more than paid off that amount and have made other purchase but I am still getting charges. I called and managed to get them to admit that they pay off all other charges first. In other words, they have put that check to the bottom of the pile and put my payments toward the balance I had on the card before writing the check AND purchases made on the card since writing the check. I do n't think that is fair.

If I borrow {\$5.00} from a friend one week and then {\$5.00} from a different friend the week after, I think it is fair and reasonable to pay of the older debt first.

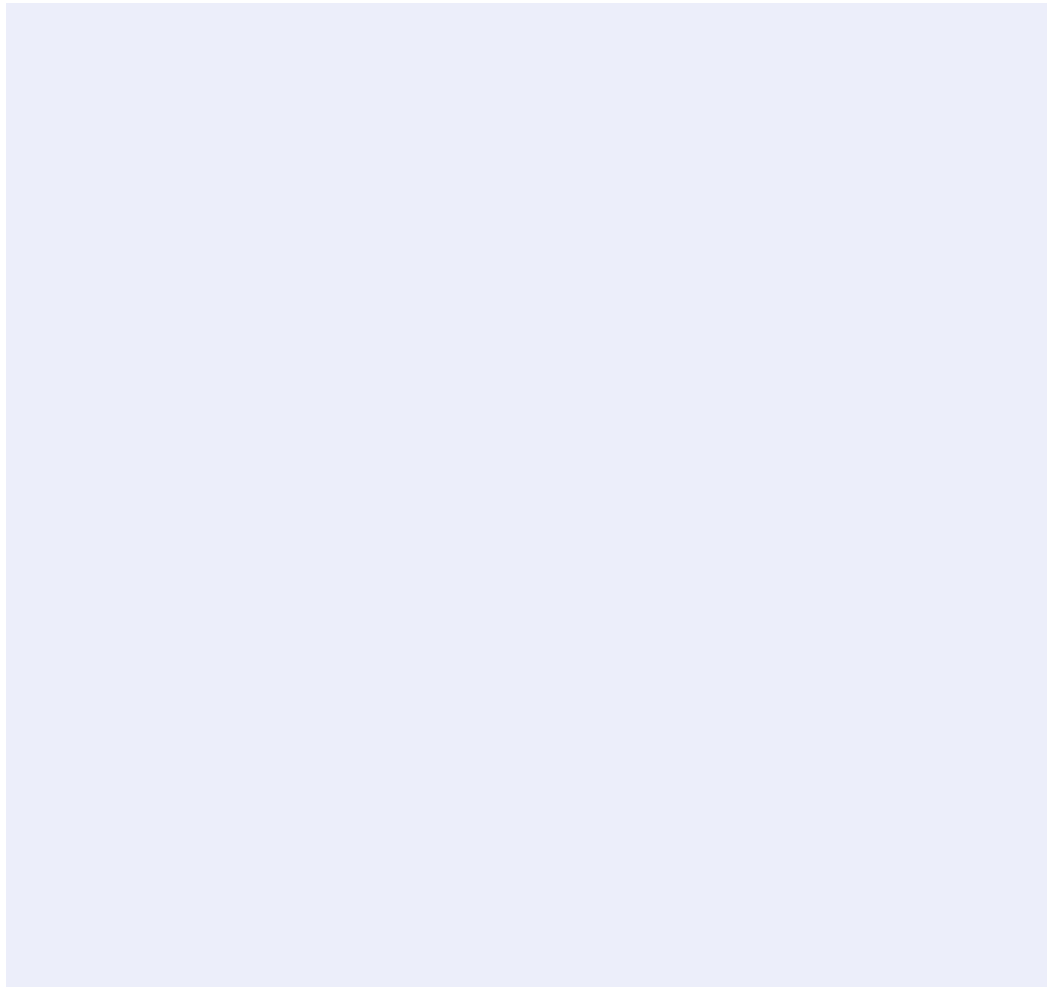
Also they have raised the percentage rate across the board. As well as paying a higher percentage (25 %) on the {\$1800.00} for using their " Convenience check ", my rate for my previous balance has jumped from 13 % to 25 % and all subsequent charges are also at 25 %. This seems like a double whammy.

I feel like I would have been better off going to a payday loan and keeping that cash advance as a separate transaction and I am being penalized for being a loyal customer.

I 'm in chapter XXXX bk since XX/XX/XXXX. Payday Loan lender despite court notification of Automatic Stay, got default judgement to garnish my paychecks XX/XX/XXXX. Attorney stopped this based on Automatic Stay Provision, however ; company still has default judgement on my credit bureaus. This is a gross violation

Payday Loan Complaints with Consumer Complaint Narratives

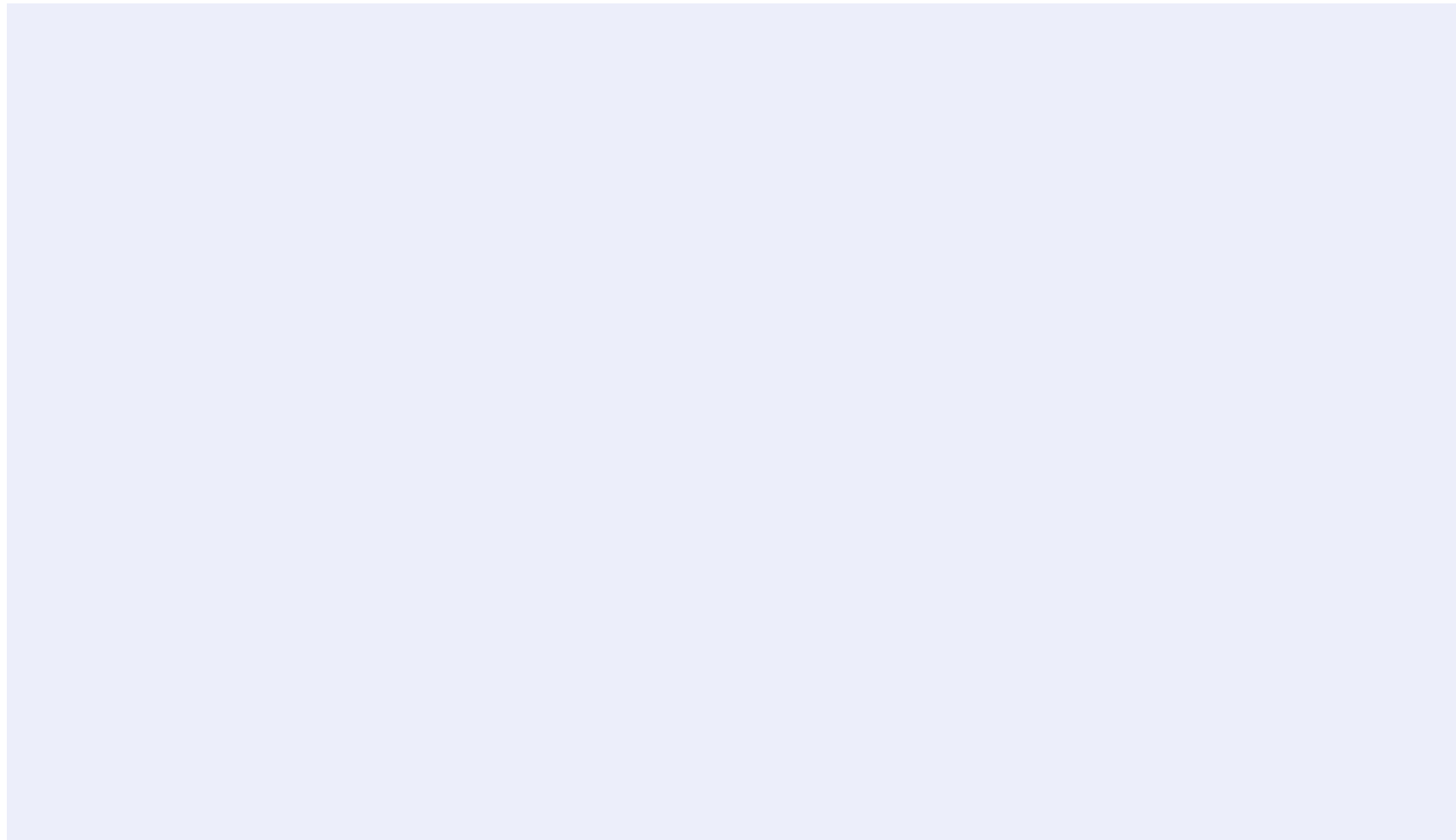
Based on Consumer Complaints



Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Kwikcash, Inc.

CA

923XX

Web

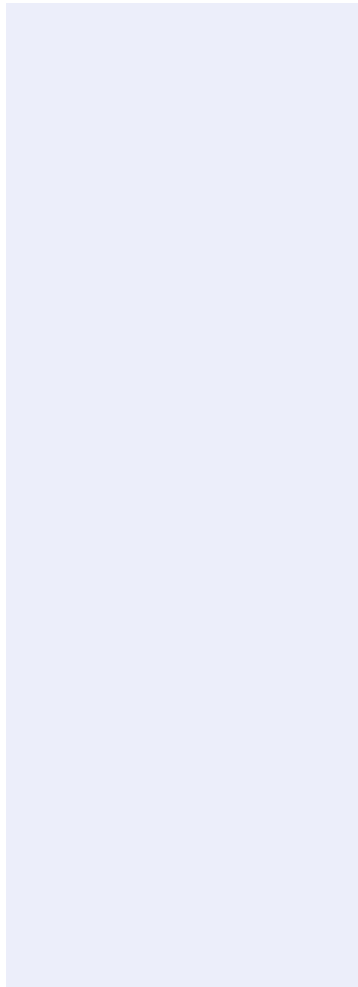
Servicemember

Based on Consumer Complaints

Consent provided	09/20/2016	Closed with non-monetary relief	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2117492

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/17/2016

Payday loan

Payday loan

09/06/2016

Payday loan

Payday loan

11/02/2016

Payday loan

Payday loan

09/14/2016

Payday loan

Payday loan

07/26/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and has caused me tremendous harm.

I received a pay day loan from Ohio Acceptance that according to Ohio law exceeded the max amount of a pay day loan and the fees and payments became excessive. And now they are taking me to court.

I received an email from a law firm yesterday XXXX stating that I have an outstanding balance with ACE Cash Express for {\$850.00} which is the settlement amount. It notes that I am being sued by the court. I called Ace Cash Express and I am not in their system at all and this is probably a SCAM.

The law firm is located in XXXX and the Sr. Officer 's name is XXXX XXXX. In the email which I will attach as a document, says that I am to only respond by email and the call back number for XXXX XXXX is XXXX.

I have contacted the law firm in XXXX regarding this matter but no response yet. This is ridiculous.

Hello my name is XXXX XXXX and I wanted to file a complaint on national quick cash in XXXX Oklahoma. Because they sent my check over to my bank and it took the money out so then I waited today for it to go through and it did. So I call the loan company asked them if I bring in a bank statement and show them it went through so they said we 'll we ca n't take bank statements anymore. But last time it was n't a problem until now so now I have to wait a week to reborrow from them and they were just so rude about it over the phone. So I need some kind of exvice or something because this does n't seem right all other loan companys take bank statements but this one suspobly do n't do it now so this is making me so mad and stressed out.. Thank you

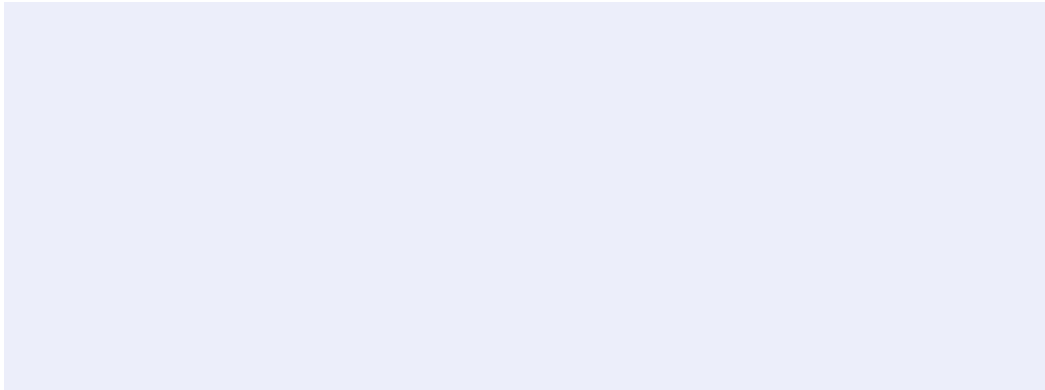
I keep getting cash net sending me invoices on a loan never got I think my information was hijacked and attached to false loan

Received a call today as a message.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint



Company believes the complaint is the result of a misunderstanding

Company can't verify or dispute the facts in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Acceptance Solutions Group, INC

OH

435XX

Web

ACE Cash Express Inc.

MD

207XX

Web

QC Holdings, Inc.

OK

731XX

Web

Enova International, Inc.

VA

245XX

Web

CNG Financial Corporation

WI

544XX

Web

Older American,
Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/20/2016	Closed with explanation	Yes	No
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Consent provided	09/07/2016	Closed with explanation	Yes	No
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Consent provided	11/07/2016	Closed with explanation	Yes	
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Consent provided	09/14/2016	Closed with explanation	Yes	No
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Consent provided	07/26/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2068662

2096554

2190435

2108346

2031567

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/08/2016

Payday loan

Payday loan

10/03/2016

Payday loan

Payday loan

11/08/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

You or your attorney call XXXX XXXX XXXX XXXX Figured out who called by looking up the number with the XXXX.

XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX,, XXXX, XXXX, NY XXXX Called and asked XXXX XXXX XXXX as message stated.

Basically I was told that they wanted {\$2100.00} today. I said I could not pay that and that I would look into monthly payments if they sent me the original agreement.

Told XXXX XXXX I would call him back on Wednesday, XXXX XXXX, 2016.

I would like the CFCB to be the go between.

I am being charged XXXX percent interest on a loan for expenses when my vehicle broke down. I am currently XXXX XXXX military.

I have an {\$800.00} payday loan from Spotloan c/o BlueChip Financial XXXX. XXXX XXXX XXXX, ND XXXX. They are taking {\$160.00} directly from my checking account 2x per month XXXX. I have been trying to pay it off but have learned the company is no longer in business. They give another # to call when you call the and that company has no record of me or my account. They took out another payment again today and it says debit from Spotloan. My issue is they are going to keep taking payments 2x per month until XXXX and there is no way for me to prevent it from happening.

Cash store calling 6 times a day on top of that cotton wood financial I guess is an affiliation calling my friends cell. Advised im a non profit payment plan. They did n't care was asked for me to have them send a letter. Family credit faxed them a

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes it acted appropriately as authorized by contract or law

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Service member

Duvera Billing Services, LLC

CA

920XX

Web

Service member

BlueChip Financial

NJ

070XX

Web

Cottonwood Financial Ltd.

TX

799XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/09/2016	Closed with monetary relief	Yes	No
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Consent provided	11/07/2016	Closed with explanation	Yes	
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Consent provided	11/08/2016	Closed with explanation	Yes	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2051666

2143445

2200068

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

07/28/2016

Payday loan

Payday loan

09/13/2016

Payday loan

Payday loan

09/12/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

letter still getting harassing calls they do n't want to release the loan to collections so they can still charge me outrageous interest rates.

I started a payday loan with PLS Cash Loan Store XXXX, Texas on XXXX. PLS later changed the terms on me and stopped doing loans in the State of Texas. Pls forced me to make payments to their internal Collection Department. I have been told by the manager if you set a payment plan and make payments then we will return your personal check, which is kept as a collateral. I have made several payments ; but this company would not keep their words and changed agreements on me. They are XXXX mailing me by holding my Higher Amount check that was written for the total amount of loan taken out. PLS Store in XXXX, Texas will not void my check and they refused to return my personal check which has wrong higher amount than what I owe them. PLS Store district manager XXXX XXXX lied and PLS sold my account to Third Party Collection agency. I had never skipped a payment while I started this account. They have changed the terms and shut down everything started to demand money upfront. so after several payments I Stopped payment to make sure my Check with be returned to me and not cashed in with that high amount written on it which I do n't owe them at all. CHECK NUMBER XXXX XXXX bank Texas written for XXXX. After making several payments they still wont return my check. This is a consumer Fraud period.

Yes, I had been a victim of fraud and scam for this company LOAN ME charge me 135 % a day without my knowledge because of that they took advantage of me being unemployed with no unemployment benefits. I loan {\$2600.00} and I still owed them \$ {\$2600.00} after four month paying {\$300.00} a month.

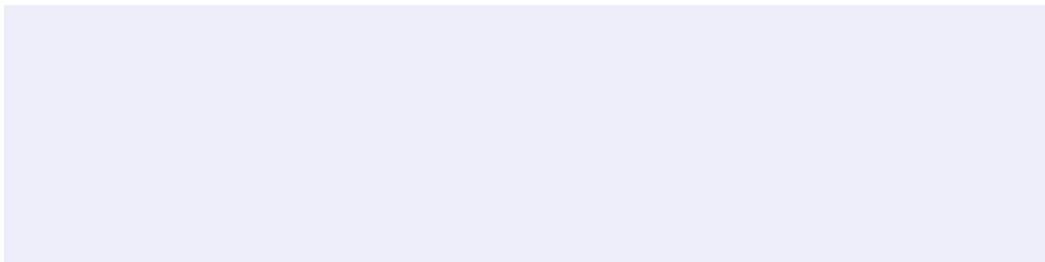
How can I get out this company. Please help me.

Received a letter in the mail from civil complaint services on behalf of Ace Cash Express. Letter identified me as the defendant and stated that I was being charged

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

PLS GROUP, INC

UT

750XX

Web

Bliksum, LLC

CA

930XX

Web

Older American

ACE Cash Express Inc.

MA

020XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	07/28/2016	Closed with non-monetary relief	Yes	No
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Consent provided	09/15/2016	Closed with explanation	Yes	No
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Consent provided	09/12/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2036488

2107103



2106181

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/26/2016 Payday loan Payday loan

09/01/2016 Payday loan Payday loan

09/08/2016 Payday loan Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

with fraud and for debt collection. Letter stated that I could call their XXXX number to resolve matter or I would be served papers. I do n't recall having a payday loan through this company and if I did, this is the first letter I have received about it.

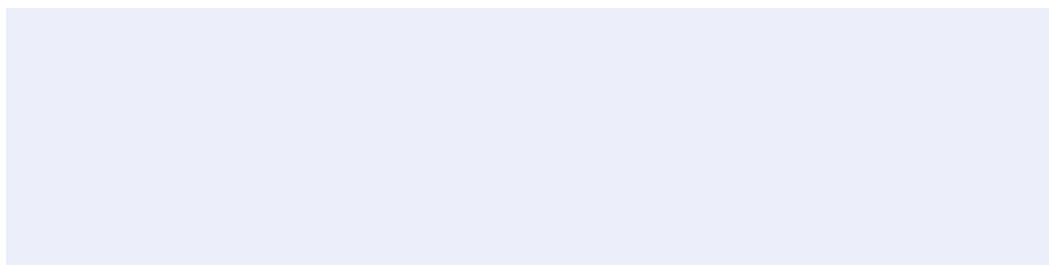
Just got off the phone with XXXX, called to see if I could get on a extended payment plan as stated on the website of the CFSA and under facts and myths about payday lenders on the Check n Go website. I was told that EPPs are not offered in Ohio for online loans, so does this mean they do n't follow Ohio law? I have rolled this XXXX dollar loan over 7 times at a cost of XXXX dollars! When all is paid back I will have paid XXXX dollars for a XXXX dollar loan and they wont work with me at all, only if it goes into default which will cost me bank fees and additional fees with Check n Go. Now I know all will say why did you take loan out in first place? Well I am kinda stuck in a vicious cycle cant get out and I want to badly by doing the right thing and paying it back, just asking for someone to work with me.

Some place called ADR GROUP keeps calling harassing me telling me I owe money from a payday loan from 2010 and that is I do n't pay it I will be arrested. They have not sent me a bill or any information concerning the debt. However I did pay them XXXX \$ for 4 weeks because I was scared because they kept threatening me. They have even called my family telling them I owe money and that they are looking for me & they need statements from them.

I received a mail offer from big picture loans, I applied with the approval code XXXXXXXXXXXXX, and was approved for XXXX right away. a representative called me right away and told me that the loan would total XXXX with interest, when i said I was not interested he told me they could lower the cost to XXXX, I agreed and after a few more questions I received my funds in my bank the next business day. I started making payments of XXXX bi-weekly on XXXX/XXXX/16, decided to check my loan online to see how much more was owed and was shocked. I see

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

OH

451XX

Web

NAM National Arbitration and Mediation

MD

207XX

Web

Big Picture Loans, LLC

FL

349XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/26/2016	Closed with explanation	Yes	Yes
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Consent provided	09/26/2016	Untimely response	No	
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Consent provided	09/12/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2131845

2092558

2099252

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/12/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

that everything the representative have stated was untrue and that my loan of XXXX would end up costing XXXX and would not be paid off for several years. the interest rate of this loan of 574.7076 %. The " truth of lending disclosure was not disclosed to me until after the loan had been processed and funds were delivered to my bank account. I am struggling to pay my bills and XXXX a month out of my paycheck with nothing going towards the original loan is really making it impossible to pay my bills.

I sent the following email on XXXX : On XXXX/XXXX/XXXX I borrowed {\$400.00}. To date, I have paid {\$660.00} for this loan. I recently had XXXX the XXXX and was off work for 2 weeks with no income. Since coming back to work from XXXX, I 've been experiencing less hours and thus less pay. It is becoming a real hardship for me to have \$ XXXX taken out every pay. I 've already paid back the {\$400.00} and then some.

Since XXXX XXXX, I have borrowed approximately {\$1200.00} and paid back approximately {\$1800.00}, not including this current loan. This included sending in money orders. I have been a good customer and never defaulted.

I asked if they would consider marking this load paid in full. Their response on XXXX : Unfortunately, you do not qualify for a settlement at this time.

Your current Spotloan payment schedule is at our maximum duration. We are unable to lower your regular payments any further by extending your payment schedule.

For either a half payment on each payment due date or a single payment per month, we can offer the following choice : Turning off your automatic drafts and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial

OH

456XX

Web

Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/14/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2105434

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

mailing in whichever option you prefer in the form of a check or money order. That way you will not have to call in two business days before every payment to set up your arrangement. Please let us know if this works at least two business days in advance of your XXXX XXXX payment of {\$73.00}.

I stopped automatic drafts from my account and was planning to send {\$40.00} every payday. Their response : Thanks for contacting me. I 've updated your account records to show that you have declined automatic payments from your bank account.

You can also mail checks and money orders to : Spotloan XXXX XXXX XXXX XXXX, IL XXXX Account Number : XXXX As a friendly reminder, your next payment of {\$73.00} is due on Wednesday, XXXX XXXX.

When making smaller payments than what is scheduled, as a friendly reminder does accrue additional interest meaning you will extend out the life of the loan to a further duration.

I still was not able to make a payment on XXXX XXXX, even {\$40.00} without severely compromising my financial situation. Now the loan balance is {\$450.00}.

I do n't even think this loan is legal in my state of Ohio.

They advertise that you pay down the principal with every payment. They advertise on their website : When you use a Spotloan instead of a typical online payday loan, you can save as much as 50 %. There 's no nickel-and-diming with fees, no balloon payments, and no surprises. I have n't found this to be the case,

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/22/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I had an outstanding loan of {\$200.00} with this company. I was trying to get them on my debt counseling program XX/XX/XXXX. My debt counseling program contacted Cash Central with a proposal and I followed up a few days later with Cash Central. They claimed they never received the fax and took out {\$120.00} as repayment for my loan. I kept at my debt counseling company and they told me that Cash Central was on board and I would be paying them {\$25.00} a month. I set up the repayment date to be XX/XX/XXXX and shortly afterward, I received an e-mail from Cash Central stating that they would take out {\$27.00} on this date.

I asked my credit counselor if they were actually on board with the program because they were doing an automatic withdrawal on XX/XX/XXXX. She told me that it was up to them to void the ACH. I asked Cash Central to do that and they said that was not necessary. In lieu of this, I told my credit counseling company not to take out the {\$25.00} for XX/XX/XXXX since they were going to do it.

On XX/XX/XXXX, I received an e-mail that my Cash Central Agreements were now void. Now to my understanding, my credit counseling program was going to make a payment to Cash Central out of this month's payment. However when I checked my bank account yesterday, XX/XX/XXXX, I found out that I was overdrawn by {\$65.00}. Cash Central tried taking out {\$110.00} from my account without telling me. I am now in worse of a mess than I was before and I have two payments that are now rejected because of this and my credit rating will suffer. My

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

NV

891XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided

09/22/2016

Closed with explanation

Yes

No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2124920

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/15/2016

Payday loan

Payday loan

09/09/2016

Payday loan

Payday loan

09/27/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

bank is XXXX and the local office is in XXXX XXXX, NV.

Cashnet.com.slowly charges you for both the loan and the fees are not written that each time you draw out money you are charged.but it is not a one charge it also becomes part of the loan which can hike a {\$200.00}. loan to XXXX.after you draw out the XXXX.i think that is wrong.and i want out of cashnet. com.had this acct since XXXX.and untillXXXX.i paid for a {\$400.00} loan.

I 've been harassed by this company for 3years. They removed funds from my XXXX account, and they 're still harassing me. The gentlemen basically threatened me today, disclosing information that 's none of their business. The number that called was XXXX, and I 'm on the " do not call " list.

I had XXXX loans with One Click Cash (XXXX in XXXX 2016 and XXXX in XXXX 2016) in which the company did not make me aware, either orally or in the loan documents, that they process payments internationally and that my bank may charge me international transaction fees. After reviewing my account recently and found XXXX international transaction fee charge, I further reviewed my account and found several of these fees going back to XXXX 2016. I have now incurred almost {\$50.00} of these charges. At this point, I would like One Click Cash to refund me those international transaction fees totaling the amount of {\$49.00}. In support of my contention, attached are the bank transaction fees (as highlighted) that I 'm requesting to get a refund for, the loan documents for both the XXXX 2016 and XXXX 2016 loans. I tried getting these fees refunded by my bank but bank policies and agreements do not allow them to do that due to the fact that the payments were processed internationally by One Click Cash. I also called One Click Cash to get them to refund these fees but they refused. Nothing in the loan agreements state that they process payments internationally and I believe that they violated the agreement which makes me entitled to these refunds.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

MD

207XX

Web

Cash America International, Inc.

OH

441XX

Web

SFS, Inc

MD

207XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/15/2016	Closed with explanation	Yes	No
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Consent provided	09/09/2016	Closed with explanation	Yes	No
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Consent provided	09/27/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2113789

2103050

2133016

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/02/2016

Payday loan

Payday loan

09/13/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect	Charged fees or interest I didn't expect
Charged fees or interest I didn't expect	Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

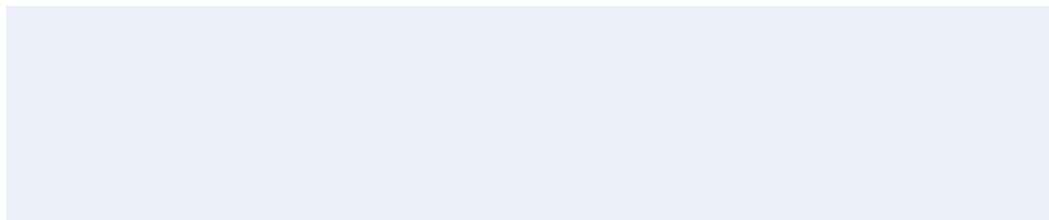
Based on Consumer Complaints

I called the company on XXXX/XXXX/16 to request that all ACH transactions be stopped due to a problem with my bank account. I was told it was stopped and nothing would be debited. I sent in a money order as my p/ayment as instructed as an option to pay. I called a 2nd time on However, my account was still debited and I 'm being told there 's nothing they can do.

I took out a small loan of {\$300.00} from the company Green Trust Cash on XXXX XXXX 2016. When the loan was originally taken out I was in need of a small amount to cover my rent charges. I had every intention of paying off the loan in full with my next paycheck, but other circumstances came about and I was unable. I figured that I would be charged the fee amount and would see a significant reduction in my remaining loan balance. Since originally receiving the loan I have made payments of the following amounts on the following dates :
XXXX/XXXX/2016 = ({\$100.00}), XXXX/XXXX/2016 = ({\$97.00}),
XXXX/XXXX/2016 = ({\$94.00}), XXXX/XXXX/2016 = ({\$91.00}),
XXXX/XXXX/2016 = ({\$85.00}), XXXX/XXXX/2016 = ({\$82.00}) &
XXXX/XXXX/2016 = ({\$79.00}) these amounts totalled {\$710.00} debited from my account on a loan that was originally {\$300.00}. Mind you that my principal balance has only dropped to {\$280.00} due. The reason I havent paid of the loan sooner is because of the high fees and other circumstances I have been forced to take out other payday loans to stay affloat which has landed me in a huge financial crisis. I am a resident of Minnesota and Minnesota 's laws state that a loan between {\$250.00} & {\$350.00} payday lenders can not charge more than 6 % annual interest (minimum {\$17.00}) plus a {\$5.00} fee. Green Trust Cash 's loan was an annual percentage of 667.41 % with total payments coming out to {\$1600.00} on a {\$300.00} loan. THAT IS RIDICULOUS! I contacted the company Green Trust Cash about their extremely high fees and not reducing my principal balance as well as asked them for a refund of {\$210.00} (the amount in fees

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC

CA

917XX

Web

Green Trust Cash, LLC

MN

553XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/12/2016	Closed with explanation	Yes	No
Consent provided	09/13/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2093845



2109524

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

already paid compared to Minnesota 's Payday Lending Laws) because I paid this company {\$710.00} on a {\$300.00} loan. They promptly responded stating that they are a Tribal Lender based out of Montana and that they do not need to adhere to local State laws. They stated the following : " Clearly stated on our website and in the contract you executed it states Green Trust Cash, LLC (the " Company ") is a wholly owned and operated entity of the XXXX XXXX XXXX XXXX (the " Tribe ") on the XXXX XXXX XXXX XXXX Montana (the " Reservation ").

The Company is wholly owned by the Tribe, was established for the Tribe 's economic benefit, and is organized under and operates pursuant to Tribal law. As an economic arm of the tribe, the Company shares the Tribe 's sovereign immunity and, therefore, is not subject to state enforcement actions described in your XXXX mail.

The XXXX XXXX XXXX XXXX is a federally-recognized Indian tribe and a sovereign nation, as expressly recognized under federal law. See 75 FED. REG. 60,810, 60,811. As such, Green Trust Cash, LLC, follows the applicable principals of Federal financial consumer laws and the laws of the XXXX XXXX XXXX.

We take these matters seriously and diligently work with our customers to answer any inquiries and resolve any issues that have been brought to our attention in a timely manner. We hope that the response above answers your question regarding the legality of Green Trust Cash providing loans to consumers in your state. " I have asked this company to stop their ACH withdrawals from my bank account and that they refund me the amount of {\$210.00} as well as send me a confirmation email stating that my account has been paid in full and that my

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/24/2016

Payday loan

Payday loan

08/12/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

account is now closed with their company.

Because of this companies fees and continued withdrawal without decreasing my principle amount I have had to take out other payday loans and have been in a serious financial crisis for the past month and a half. I contacted the company, stated my state laws, told them that I had every intent to pay off their loan (which in the long run I did plus some) and asked them to cease all direct contact and cease ACH withdrawl from my bank account.

I was searching online for a loan of XXXX dollars. I contacted the lender 's ad. The following day I received a text message stating who the person was, name and ohone number. She said she could help me and that she wpuld email me a pre-application. I have saved the email and the phone messages. She asked for my bank account information and log in, which I provided. I know that was risky and I should n't have. She said she needed me to meet with XXXX of her employees to sign a form and confirm my identity. The women met me at a near by XXXX because I did n't want them at my home. The original contacte gave me the woman 's name who I was meeting and her cell number. I saved XXXX. That women just looked at my license and atm card. She sis not take down the information, but I know my license number was provided on the application. I had to write my account number and just my pin but not my debit card number. I was contacted that their would be withdrals and deposits and it was just a computer. Their were fraudulent checks mobile deposits and atm withdrawals, which I dont understand how that is possible. After my bank all of a sudden got returned checks and my account was over negative two thousand the fraud department thankfully froze my account. I have a credit union and they will not credit me anything unless I prove how this could be possible.

Already paid XXXX already on a XXXX dollar loan to Northern Plains Funding loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Home Loan Center Inc

NY

107XX

Web

GVA Holdings, LLC

FL

342XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/27/2016	Closed with explanation	Yes	Yes
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Consent provided	09/16/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

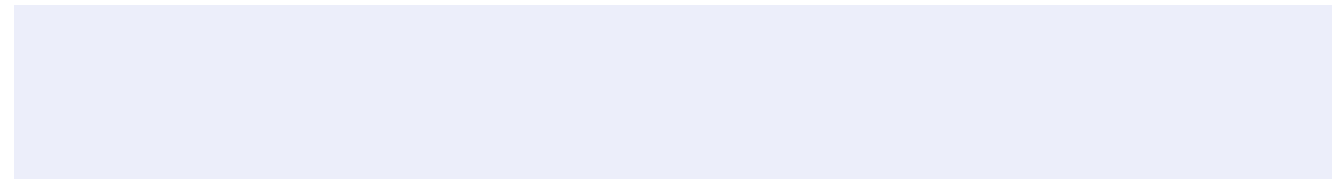
Based on Consumer Complaints

2078611

2060616

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



11/11/2016

Payday loan

Payday loan



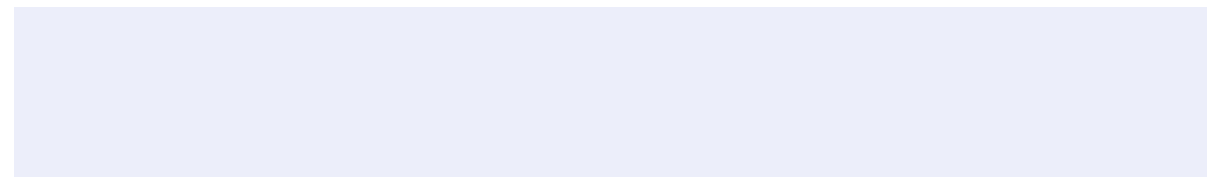
08/23/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender



Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

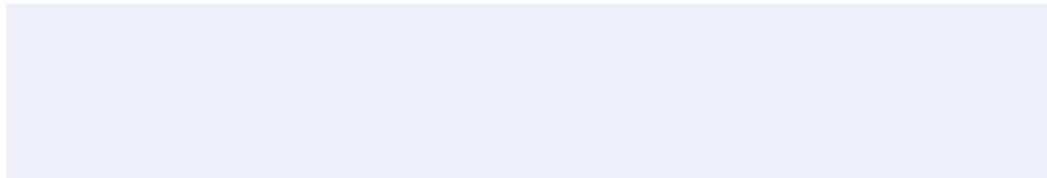
approval was all done over the phone did n't have a chance to review paperwork for loan and interest rates. Balance of loan fluctuates and was told if I want out of loan would have to pay XXXX. They said I am paying finance charges with a small principle on loan that 's why I owe so much and hung up the phone.

On XX/XX/XXXX, I received a call from a mediator named XXXX She advised me that EzCorp had been trying to contact me for some time in reference to a loan. I asked her for details but she said I had to send payment first and then I would recieve information. I asked for date of loan. Said all she could tell me was it was from XX/XX/XXXX. I ask for written documents. Was denied. As well as my rights.

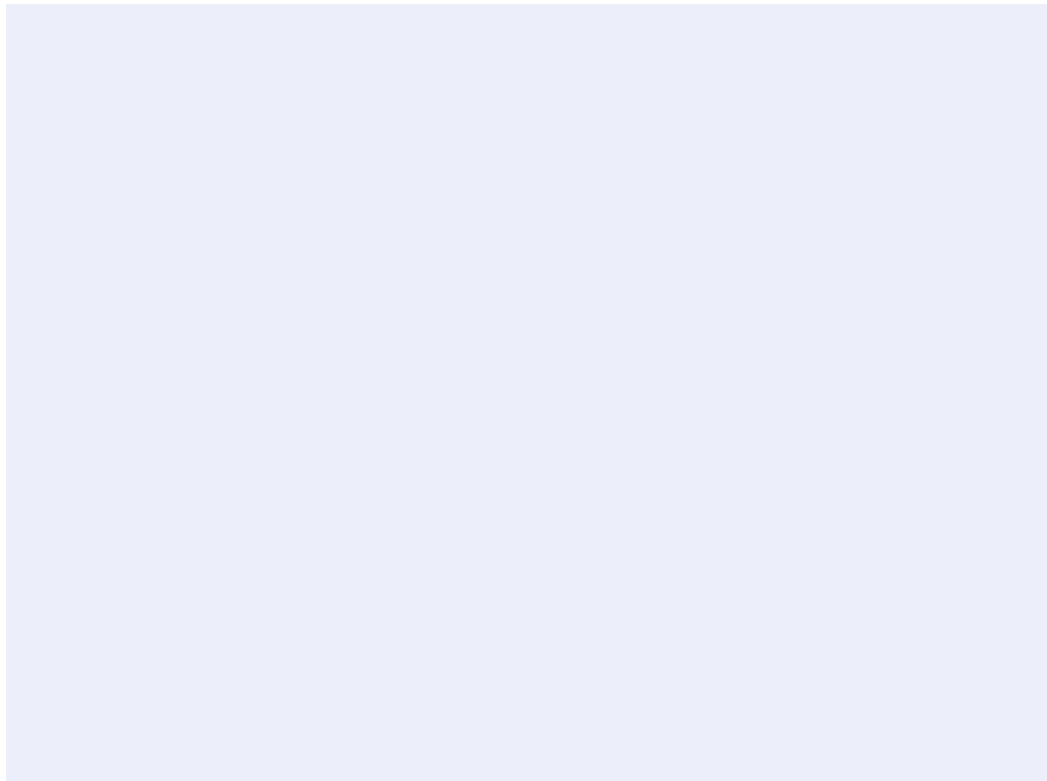
There 's an organization in West Virginia that 's loaning money to Municipalities for demolition and these loans are required to be used for redevelopment. The Agency is called the West Virginia Housing Development Fund and they 've loaned about XXXX XXXX dollars to the City of XXXX, WV and countless homes have been destroyed by way of illegal use of theses funds. Residents and property owners have had their homes wrongfully Condemned and placed for demoltion and have been denied the opportunity to repair or do work on their houses. Funds loaned to the Municipalities were required to comply with WV XXXX The Urban Renewal Authority Law for Slum Blight Clearance and owners were by law to have had their homes acquired and compensated. This did n't happen and the City of XXXX demolished houses that they had no intention of redeveloping and vacant lots were left and owners told they could n't build on the land because variances had changed so that they were left with a useless piece of land. Incidentally. houses were Condemned by uncertified Code Officials that XXXX hired and permitted and hired them to do this. There is a lot that XXXX 's XXXX mother lived across the street from that I owned and the neighbor was friends with the City Officials and complained to Code Enforcement until the house was Condemned and placed on the Demolition list, torn down, and vacant lot obtained by XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

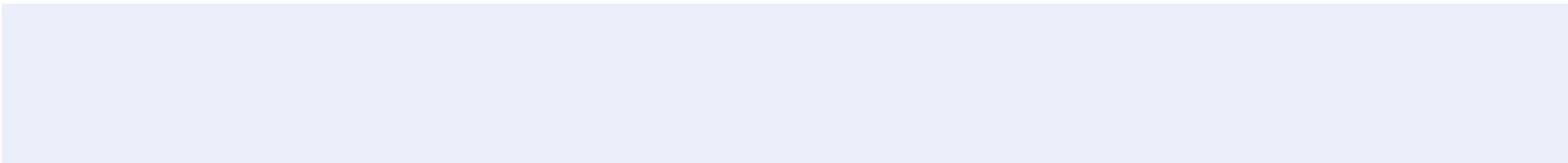


Company believes complaint caused principally by actions of third party outside the control or direction of the company



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



EZCORP, Inc.

TX

780XX

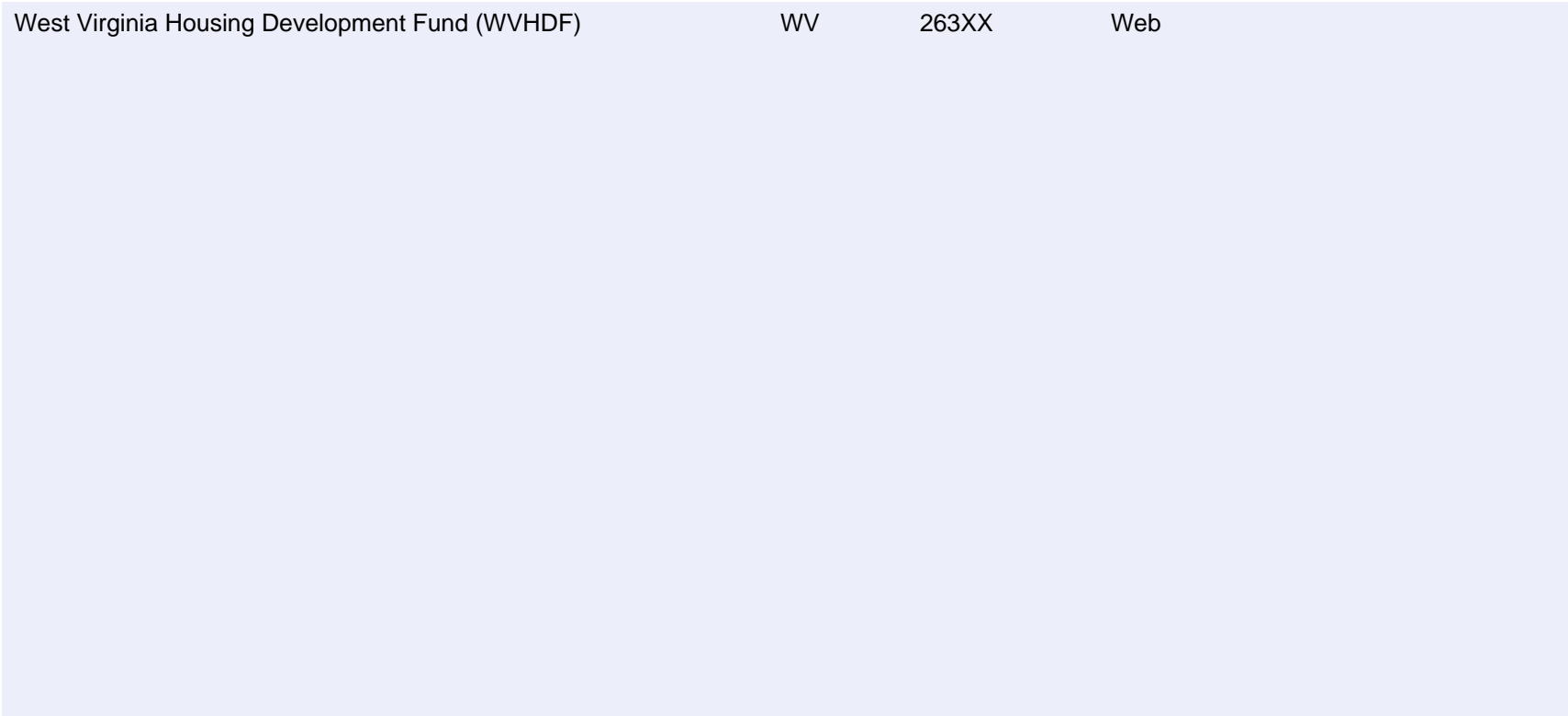
Web

West Virginia Housing Development Fund (WVHDF)

WV

263XX

Web



Based on Consumer Complaints

Yes

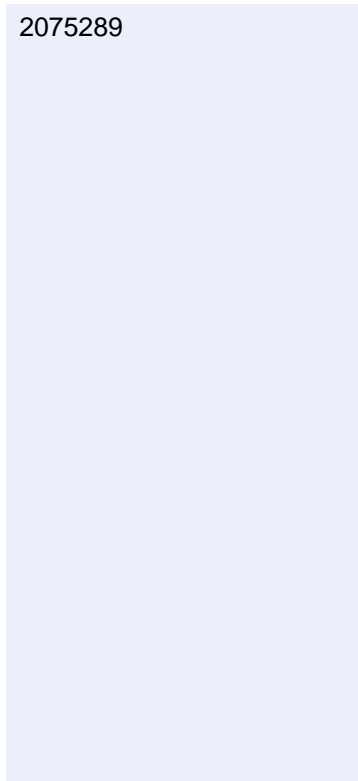
Yes

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



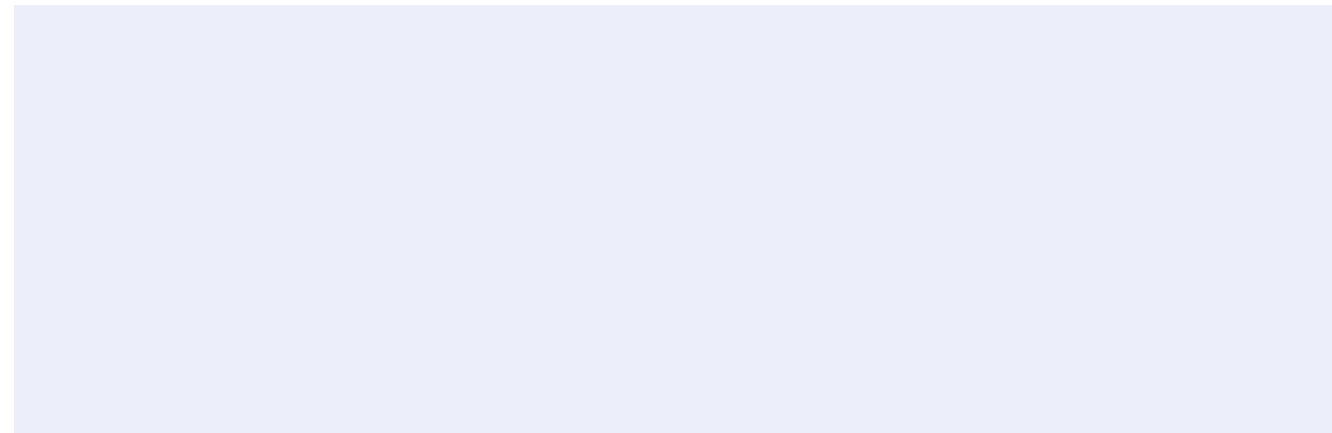
2205017



2075289

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



11/16/2016

Payday loan

Payday loan



09/27/2016

Payday loan

Payday loan

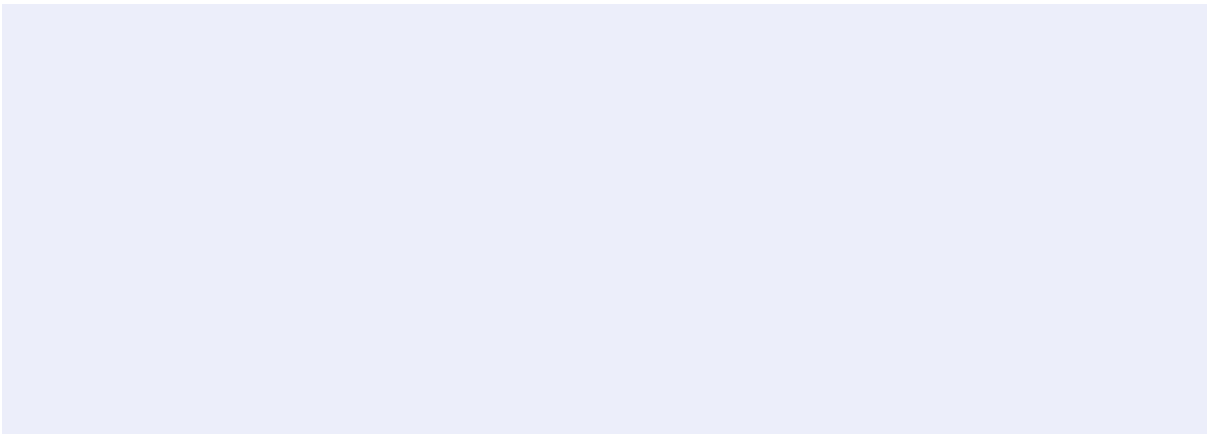
09/30/2016

Payday loan

Payday loan

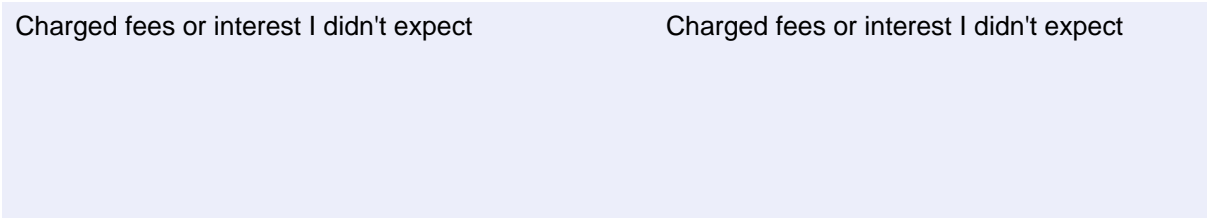
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

from my bank whom I was buying the property off of. The bank told me to deed the property back over to them or be foreclosed on and then the bank deeded the property over to the City for partial payment of the demolition cost and the neighbor who all along wanted the lot purchased it from XXXX. There is a property where a demolition occurred and the lot where the City demolished it later was the sight of new construction of a apartment house owed by the XXXX City XXXX 's brother and his XXXX called XXXX. This all sounds like racketeering and must be stopped and acted upon. Please help this stop-now XXXX is using XXXX XXXX XXXX XXXX to continue on with the illegal demolitions. The WVHDF is now lending money again illegally to the City of XXXX, WV Thank You, XXXX XXXX

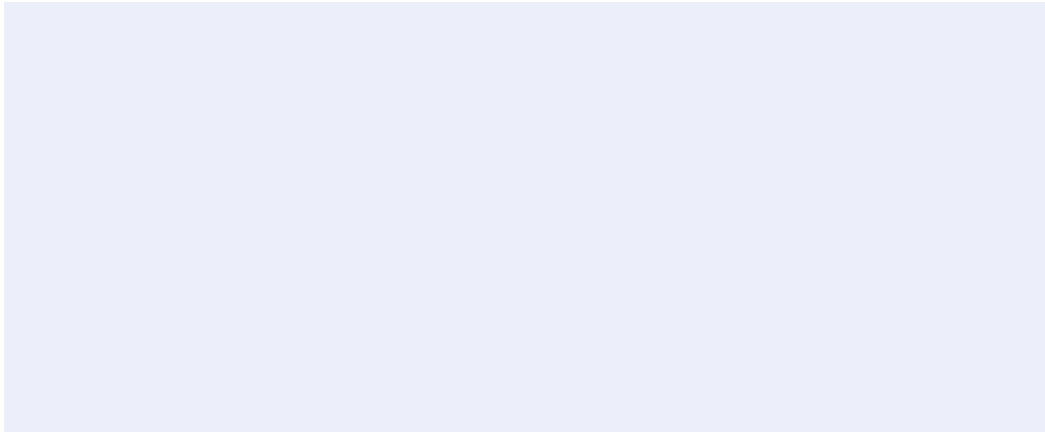
I've been a customer off and on for several years. Worked for the company for 9 months recently. Had current loans with them, that were not due. Left the company, because I was offered a more lucrative position and they kept my entire last paycheck to pay off loans that were not currently due. I have XXXX children at home and {\$700.00} this close to XX/XX/XXXX is devastating to my family. This is disgusting and a foul way to treat someone that was a loyal customer long before they were an employee.

Took a payday loan from a company Called North Cash. Their interest rate is like borrow money from a Loan shark. It is not right they treat the consumers like that. My loan was {\$1500.00} dollars with a payment of XXXX twelve installment payments. That is insane and not right. I do n't understand why the interest rate is so high and why I ca n't pay them XXXX every two weeks. It 's not right.

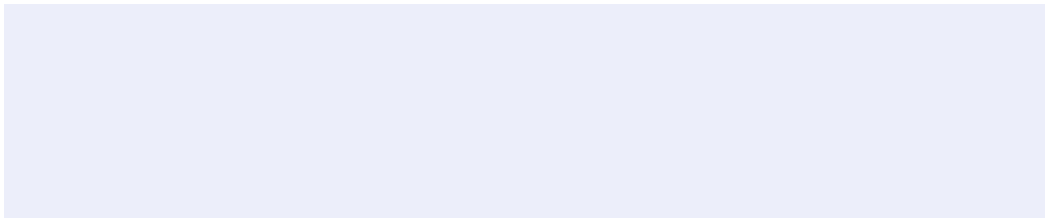
I received XXXX dollars into my account to a payday loan from XXXX that I did n't apply for and did n't approve. I went out of town on the XX/XX/XXXX, returned on the XXXX and was going through my account. I had a XXXX dollar deposit into my account on the XX/XX/XXXX. I had contacted XXXX on the XX/XX/XXXX to check. They said it was filed. I reached back out on the XX/XX/XXXX with no resolution.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



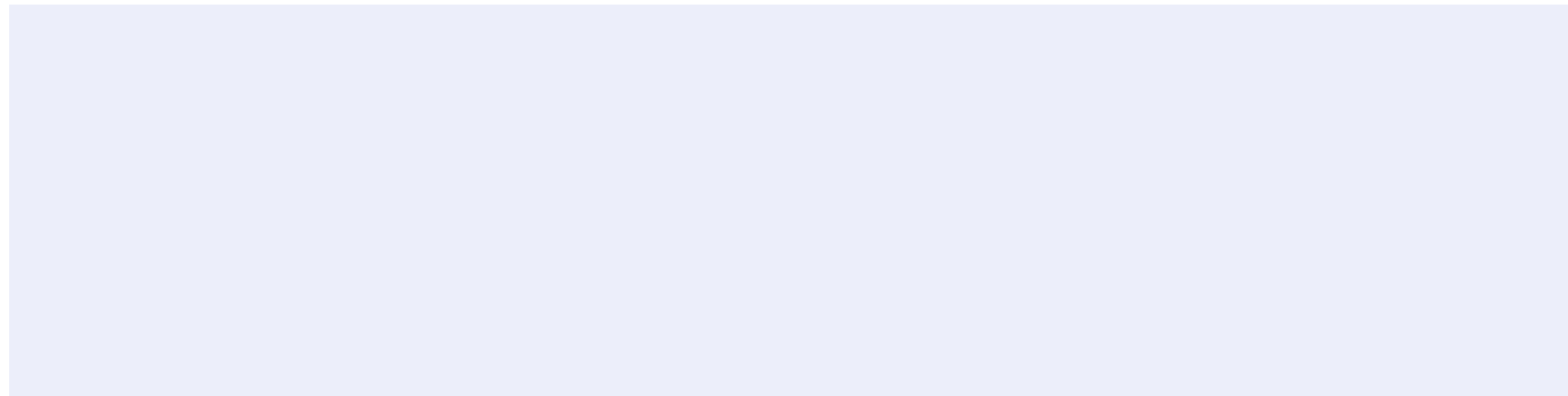
Company believes it acted appropriately as authorized by contract or law



Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Cash Express, LLC

TN

382XX

Web

GVA Holdings, LLC

OK

735XX

Web

Servicemember

LDF Holdings, LLC

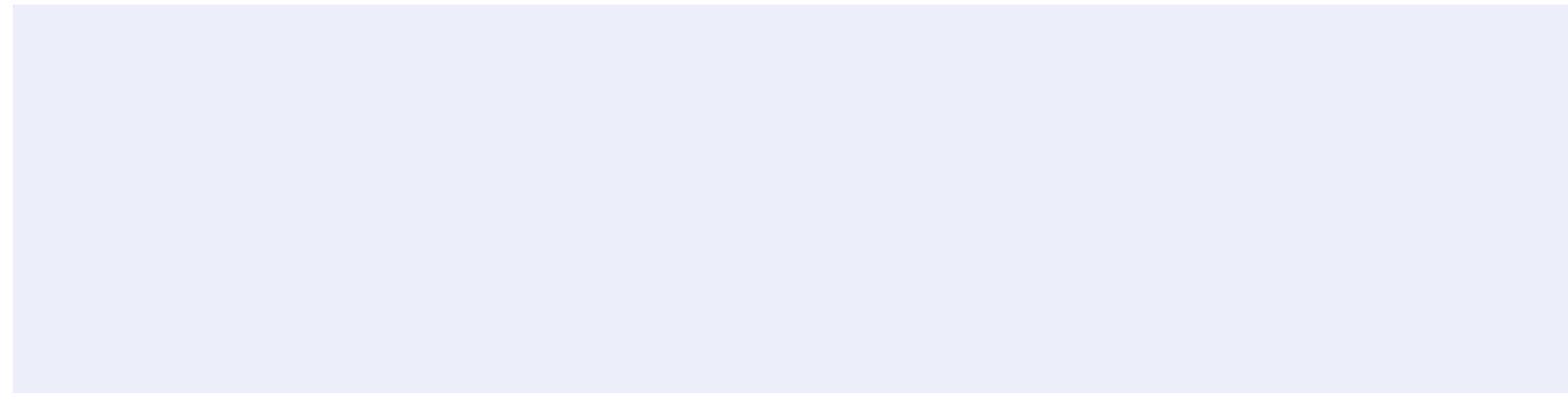
MN

554XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



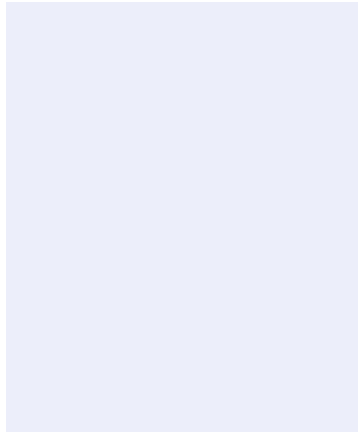
Consent provided 11/16/2016 Closed with explanation Yes

Consent provided 09/28/2016 Closed with explanation Yes No

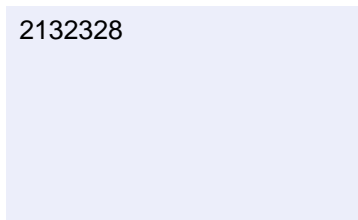
Consent provided 11/04/2016 Closed with explanation No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2210943



2132328

2141457

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/17/2016	Payday loan	Payday loan
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09/30/2016	Payday loan	Payday loan
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09/28/2016	Payday loan	Payday loan
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11/14/2016	Payday loan	Payday loan
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09/16/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Turns out XXXX never had filed the complaint. I called XXXX and they said that they had gotten confirmation from my current employer, XXXX XXXX, which is not my current employer. They suggest I reach out to XXXX again to file an XXXX to decline the XXXX deposit. I have filed paper work to get things reversed.

I think these loan should be illegal due to fact it plays on the poor.

They charged me 643.01 % to pay this loan off, this is very upsetting to me .. When I talk to theses people back in XXXX, the lady told me just look over the loan, and then sign .. I am very confused and angry about this ... Thank you for your help ..

I issued a stop payment on a check after checksmart refused to work with me after i lost my job. they have been calling me up to 9 times a day demanding payment in full, or that i ask a relative. They have refused my offer to set up a payment plan and have threatened to go into my bank unauthorized and deduct the funds illegally. I told them that i didnt have the money, but i wanted to get the debt paid on an installment loan plan, the refused and they will not quite calling. ive lost my job and have kids to take care of.

I was told by the active hours app, which is a payday loan app to submit a complaint here. I was charge by my bank on the wrong day to get a overdraft fee. They told my bank to charge me on Monday, since Friday is a bank holiday, but instead charge me on Friday. My bank is SunTrust.

Check N Go. Oy! Since my last visit (years back) everything has changed. In times past, you would receive cash on-the-spot and you would then leave them a check with the payback amount which they could then cash, thus paying off your loan. Not anymore! Now, instead of leaving them a check, they enter your full account info into their system (essentially allowing them to access your account directly however and whenever they feel lke it).

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.	TX	761XX	Web
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Crow Creek Sioux Tribe	PA	150XX	Web
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Community Choice Financial, Inc.	IN	462XX	Web
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SunTrust Banks, Inc.	FL	334XX	Web
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CNG Financial Corporation	WI	532XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	09/17/2016	Closed with explanation	Yes	No
Consent provided	11/15/2016	Closed with explanation	Yes	
Consent provided	09/28/2016	Closed with explanation	Yes	No

Consent provided	11/15/2016	Closed with explanation	Yes	
Consent provided	09/16/2016	Closed with explanation	Yes	No

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2117392

2141175

2135601

2205966

2116018

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/02/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

The loan is also supplied differently. No cash. Instead, they give you a third-party debit card (which I need like a hole in the head), supposedly containing the amount of your loan. I took that card to XXXX banks that day and it was declined each time. I went back to the store in an absolute rage, telling them I wanted the contract torn up. Clerk took nearly fifteen minutes fussing around, only to tell me that there was some " defect " with the card, etc., etc., and that she would issue a new one. Total time to get my cash that day was 3 hours. (When you go to a bank with a debit card for cash withdrawal at a teller window and the card is declined, you CAN NOT legally return to that same bank the same day to " try again. ") But the worst part of all -- and this is why these people should be shut down IMMEDIATELY, is that they have another new shtick : Knowing the FTC is on to them, they are soliciting customers to write brief, positive letters IN-STORE to send to the FTC! Well, based on my PAST experiences, I was glad to do so. But this was asked of me during paper processing, before it was revealed that everything about their business procedure had changed. A bit like a hotel asking you to write a positive review at the check-in desk based on your past visits, and then you go to your room and discover the place has turned into a dump. Too late -- they 've already got your " glowing " letter. What a disgrace!

Most despicable people I 've ever dealt with.

Ace cashed my check a before the actual due date due to it being a holiday without my consent, My account was over drafted as a result of this and when i called them to tell them what they did she told that they cashed it and it would n't go thru due to it being a holiday and that they were not going to reimburse me for my overdraft charges i received for XXXX. Not to mention i have already paid them double of what I have borrowed already and have always used them and paid

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

TX

770XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/02/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2042795

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

11/14/2016

Payday loan

Payday loan

11/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

every single loan on time every time was never late. Today i get a call from a guy calling from a company called XXXX number XXXX asking me if I will be home so he can come and deliver me some papers THRU XXXX XXXX, which led me to believe that he was a sheriff. I asked him what was this for and it said he would have to transfer me. He transferred me and it was Ace Cash Express. I was livid when she told me that this is a validation letter that was going to be mailed to my home. I called him back and told him that i will be home i was calling off, but i wanted to know what was his job title and why was he coming to my home to give me papers, He said he was a courier. I do n't feel safe with someone that knows my information threatening to bring papers to my home. The person that i spoke with said that he must have been confused so i called him back just to make sure this was n't a mistake. He asked for my work address and if i still worked for my old job and then said the name of the place. By this time i have my recorder on and asked him the same questions again just to make sure that this really just happen.And he said the same thing but got mad and said you are being blocked. and hung up in my face.

Charged fees I was not aware of Did not credit payments as I paid them.

Ca n't contact lender closed XXXX in XXXX Wisconsin XXXX The Cash Store.

XXXX Cottonwood Financial is charging me over {\$2200.00} after I made payment on a loan of {\$1500.00} of XXXX payments of over {\$300.00}. Now they are garnishing my wages. How do I get this to stop. And protect my credit report history as I 'm saving for a house.

XXXX XXXX, WI XXXX XXXX XXXX

I borrowed a loan from a company called NetCredit. The loan amount was {\$2600.00} dollars with monthly installments of {\$150.00} debit from my checking account every XXXX of the month. The loan was funded on XXXX/XXXX/2015, up until this day I have only paid {\$110.00}. When I called to inquire why my loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Cottonwood Financial Ltd.

WI

531XX

Web

Enova International, Inc.

CA

925XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/15/2016	Closed with explanation	Yes
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Consent provided	11/15/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

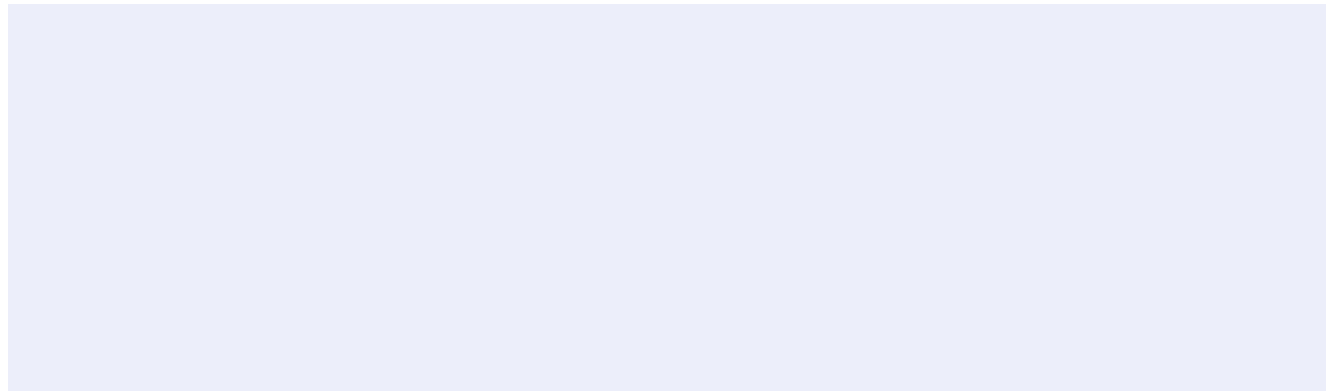
2206000

2210600



Payday Loan Complaints with Consumer Complaint Narratives

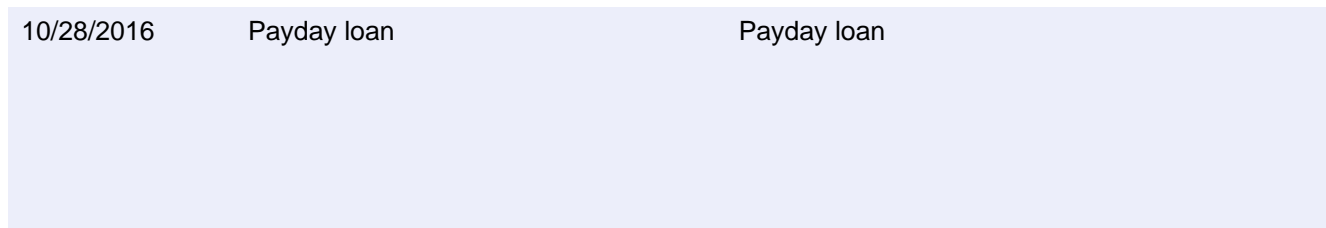
Based on Consumer Complaints



09/26/2016

Payday loan

Payday loan



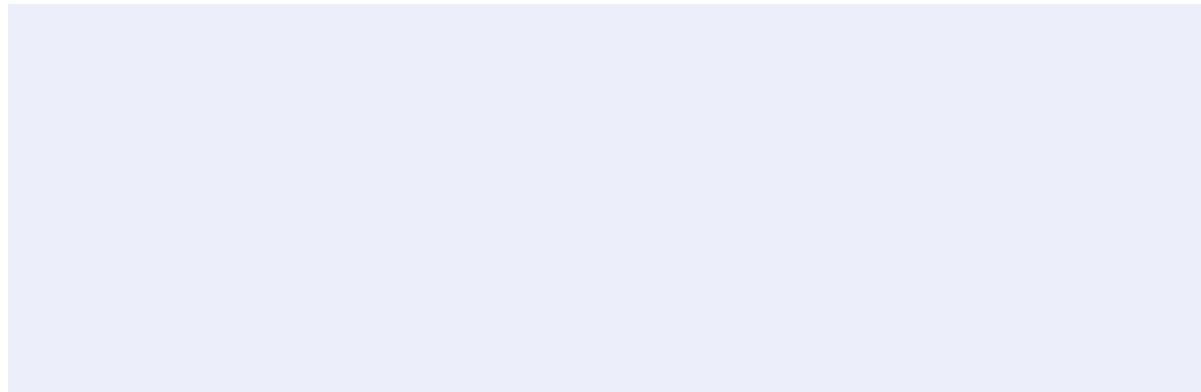
10/28/2016

Payday loan

Payday loan

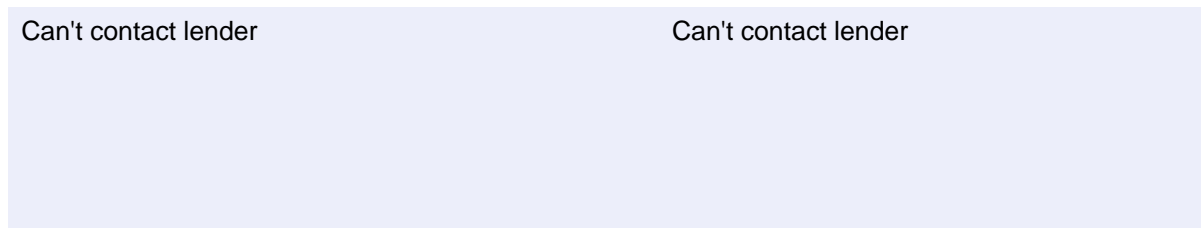
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged bank acct wrong day or amt

Charged bank acct wrong day or amt



Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

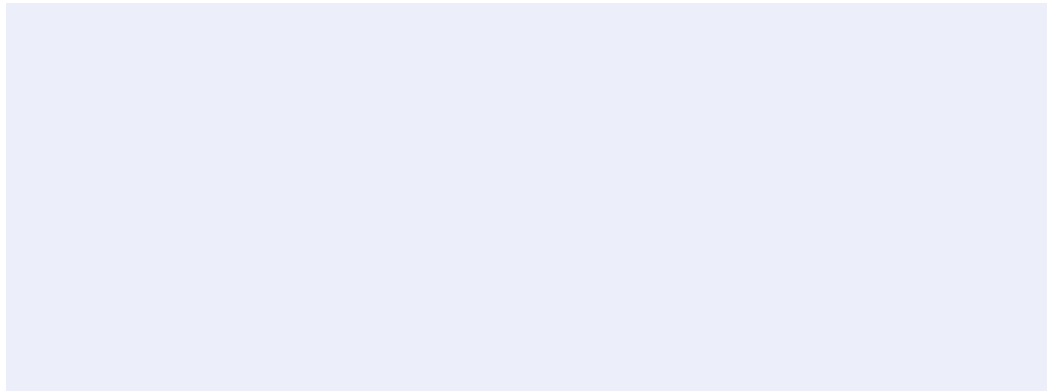
amount was n't going down I was told that some all the money goes to the interest and some months only a percentage goes to the principal. It has been over a year and in total I have paid {\$1800.00} and only {\$110.00} of the principal has been paid. The interest on the loan agreement is an annual rate of 65 %. When I called they told me that some months all the payments goes to interest. This can not be legal, this is abuse of power and abuse to consumers. This business should be investigated, when you borrow a loan and make monthly payments a portion should go to your principal no matter how much the interest is. This is straight up robbery.

On XXXX XXXX, 2016 I paid {\$55.00} (receipt) is attached. That brought my remaining balance to {\$300.00}. The lady advised that since I was just renewing my loan I would have to write her another check for {\$350.00}. I explained that I did not have any more checks. She said you can bring your check in when you get it, but just pay the {\$55.00} to avoid the check being deposited. I went to the loan store on XXXX/XXXX/16 to render the check. She told me that they had cashed the original check for {\$350.00}. She apologized and said that all she could do was possibly refund the {\$55.00} I paid (when i asked for the refund she said she could not do it at this time). My complaint is that my balance owed on my account was {\$300.00} on XXXX/XXXX/2016 and they cashed a check for {\$350.00} on XXXX/XXXX/2016. I did not authorize that transaction and it is fraud. They told me if I paid the {\$55.00} to renew my loan they would not submit it to be cashed as I had settled my debt with them.

XXXX XXXX XXXX XXXX I am disputing this loan based on that it is impossible to pay it off at 98.8 %. I do not want this company debiting my checking account until we come with a resolution NetCredit responding about indicate my account is in delinquent status. Last week, I did not pay {\$160.00} due last week due to concerns about the interest rate and waiting for a resolution.

Payday Loan Complaints with Consumer Complaint Narratives

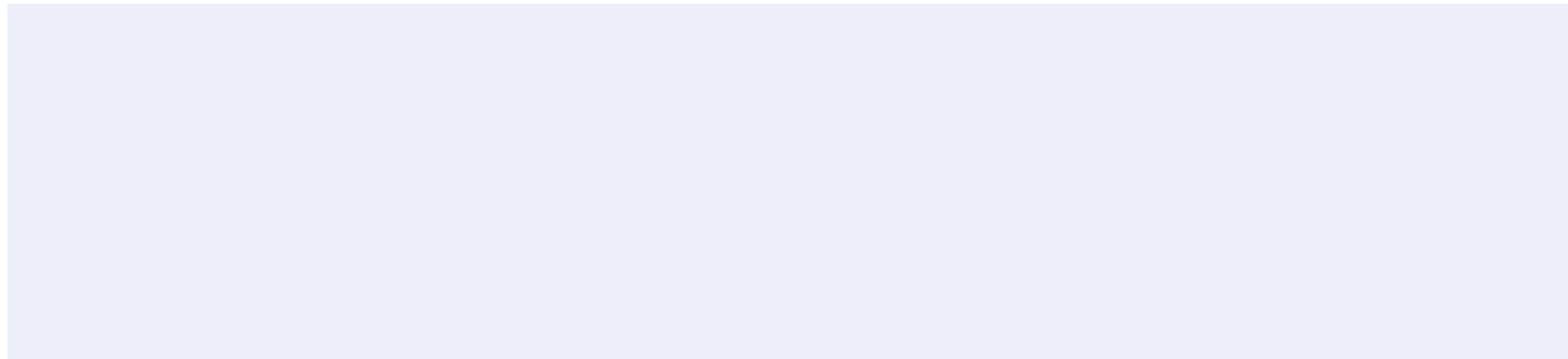
Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Main Street Personal Finance

LA

706XX

Web

Enova International, Inc.

VA

235XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

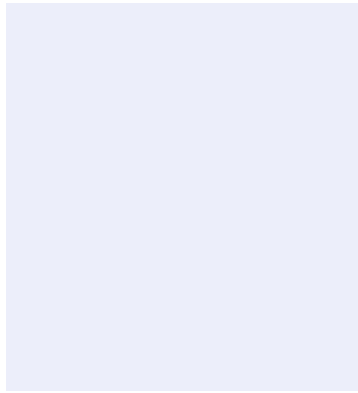
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Consent provided	09/26/2016	Closed with explanation	No	
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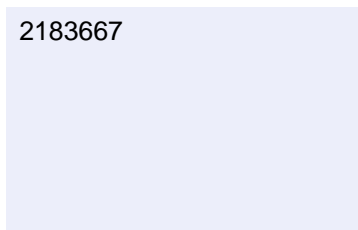
Consent provided	10/28/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



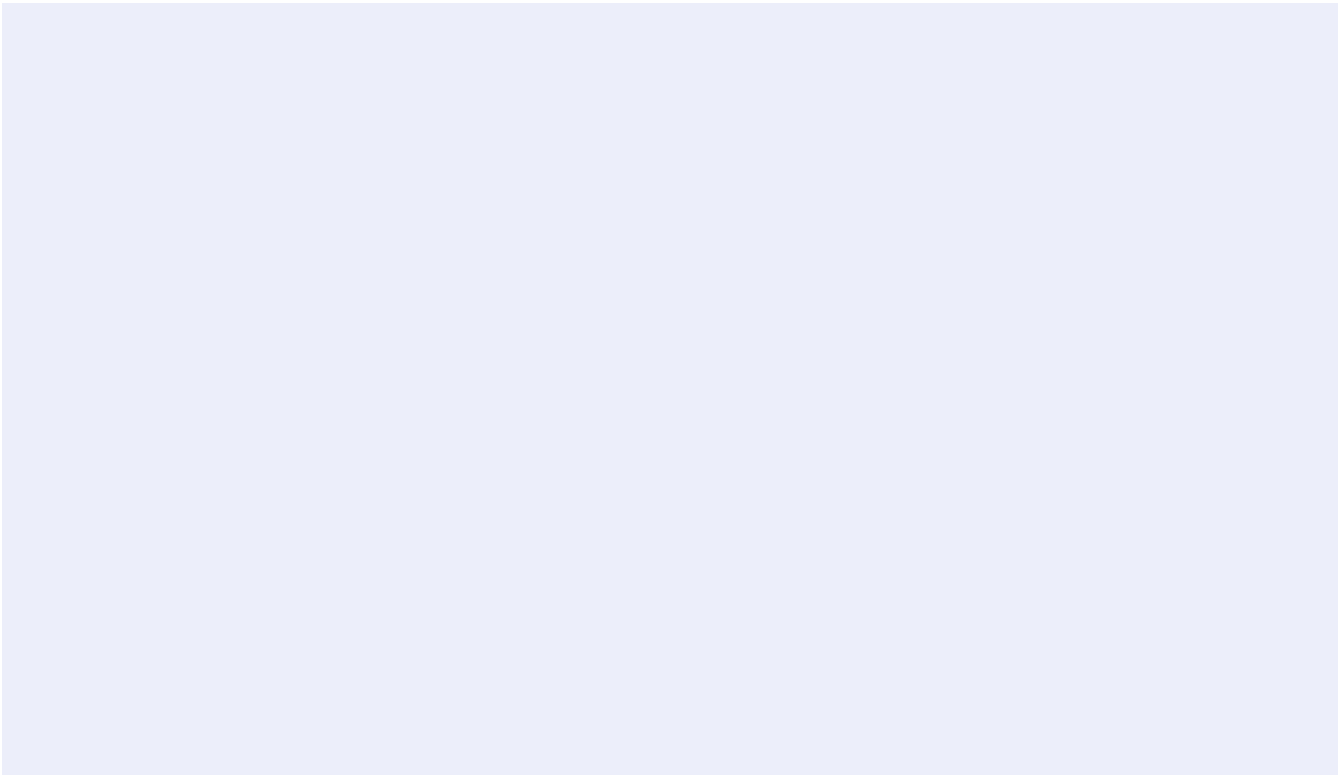
2132017



2183667

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



08/30/2016

Payday loan

Payday loan

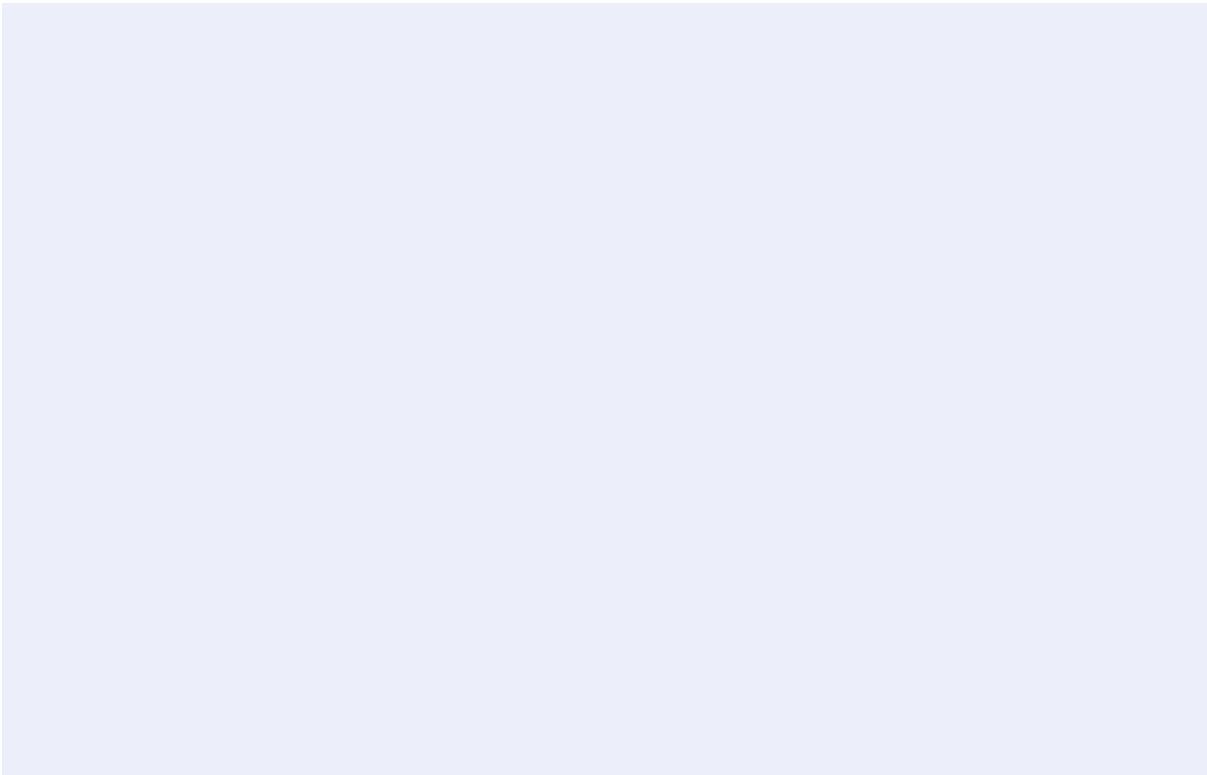
09/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

NetCredit claims that they contacted me regarding the status of the account and said I was unwilling or unable to talk with us about my account. I have talked to NetCredit on numerous occasions and was told that the legal department would contact me. This was over 3 1/2 weeks ago. I have tried to talk with the representatives about my account and working out a plan but I am either being talked over when I try to work out a solution and even had a supervisor laugh at me stating that I will pay over {\$7000.00} for a {\$3900.00} loan at 98 %.

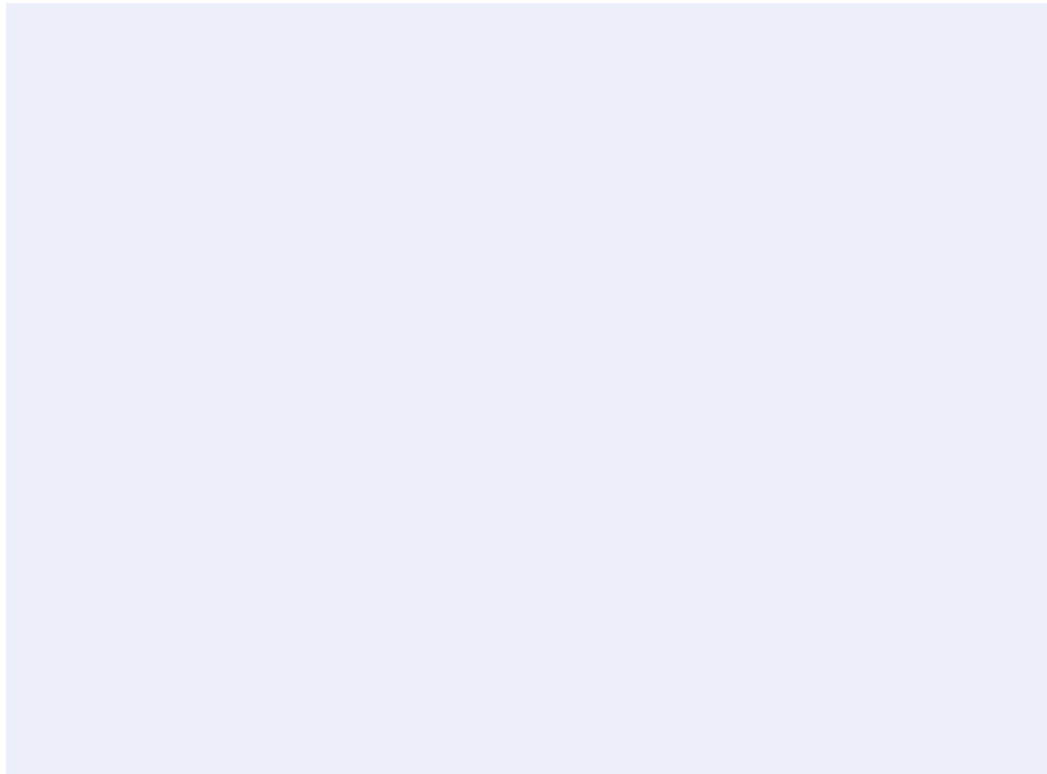
NetCredit claims that they values me as a customer and strives to provide the ultimate customer experience and ask that I contact our Customer Service Team at XXXX, to discuss possible options regarding the account balance. I have called and spoke with them about 10 times within the last 3 1/2 weeks .NETCREDIT WILL NOT WORK WITH ME OR DISCUSS ANY OPTIONS WITH ME. THE REPRESENTATIVES I SPOKE WITH SAID THERE IS NOTHING THEY CAN DO TO WORK WITH ME. I AM APPAULED THAT THEY have FABRICATE to a FEDERAL AGENCY. All I am asking for is to take the interest away from this loan and allow me to make monthly payments that I am able to handle. I understand my responsibility of the balance of the loan but they do not work with their consumers, instead make a profit with predatory lending practices.

Hello, i would like information on trying to pay a old payday loan back with realistic amounts. My amount owed was {\$580.00}, i paid {\$100.00} on XXXX XXXX. The remaning XXXX was schulded to be paid back XXXX of XXXX XXXX. I did n't have the money at the time so i call back on the XXXX of XXXX with hopes to make a new arrangement. XXXX refused to accept a different payment. I have until the end of the month to make a payment but now i cnt contact the loan office. My calls are not being answered and i an up for a XXXX garnishment when i can pay XXXX in little payments.

XX/XX/2016 I applied for a payday loan through Big Picture Loans. My application

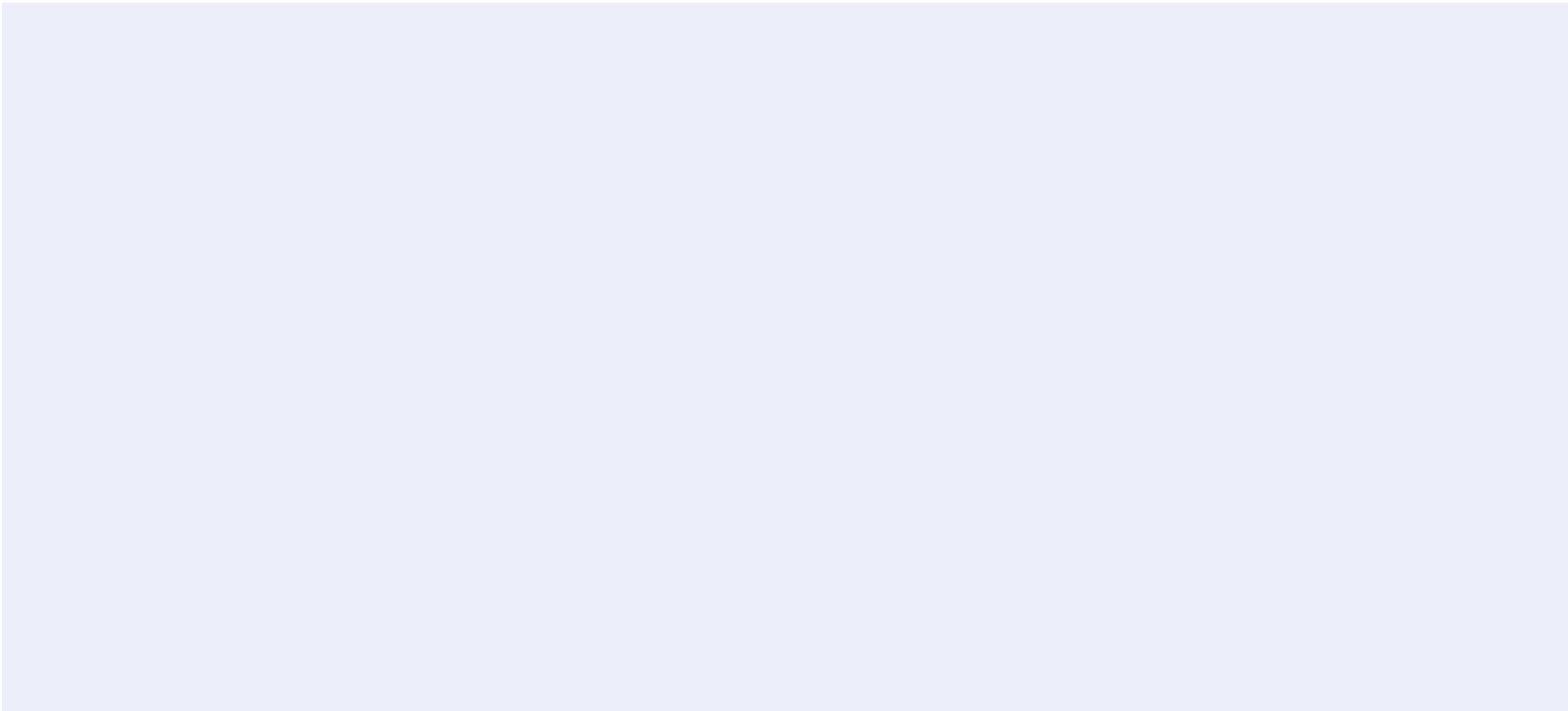
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Community Choice Financial, Inc.

OH

432XX

Web

Big Picture Loans, LLC

WA

988XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

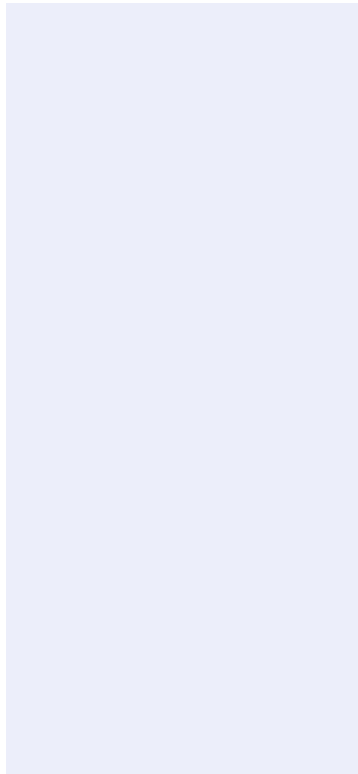
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Consent provided	09/30/2016	Closed with explanation	Yes	No
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Consent provided	09/22/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

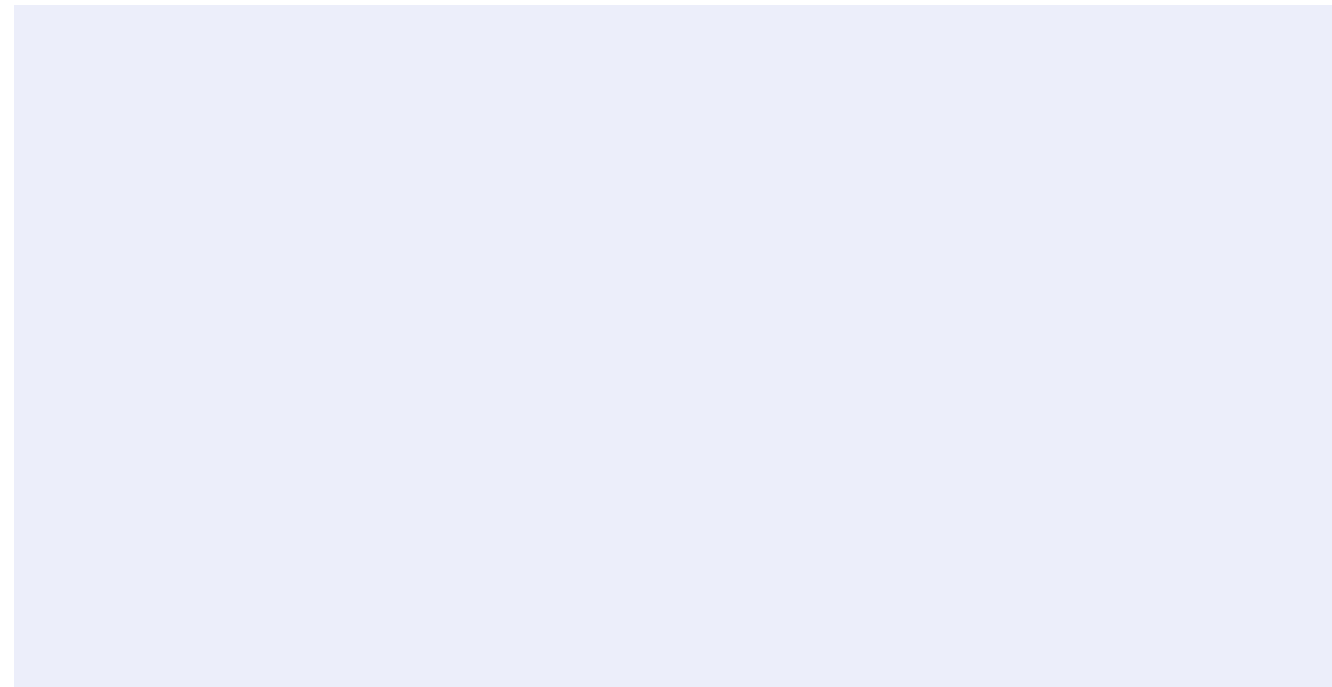


2087973

2113961

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/29/2016

Payday loan

Payday loan

09/16/2016

Payday loan

Payday loan

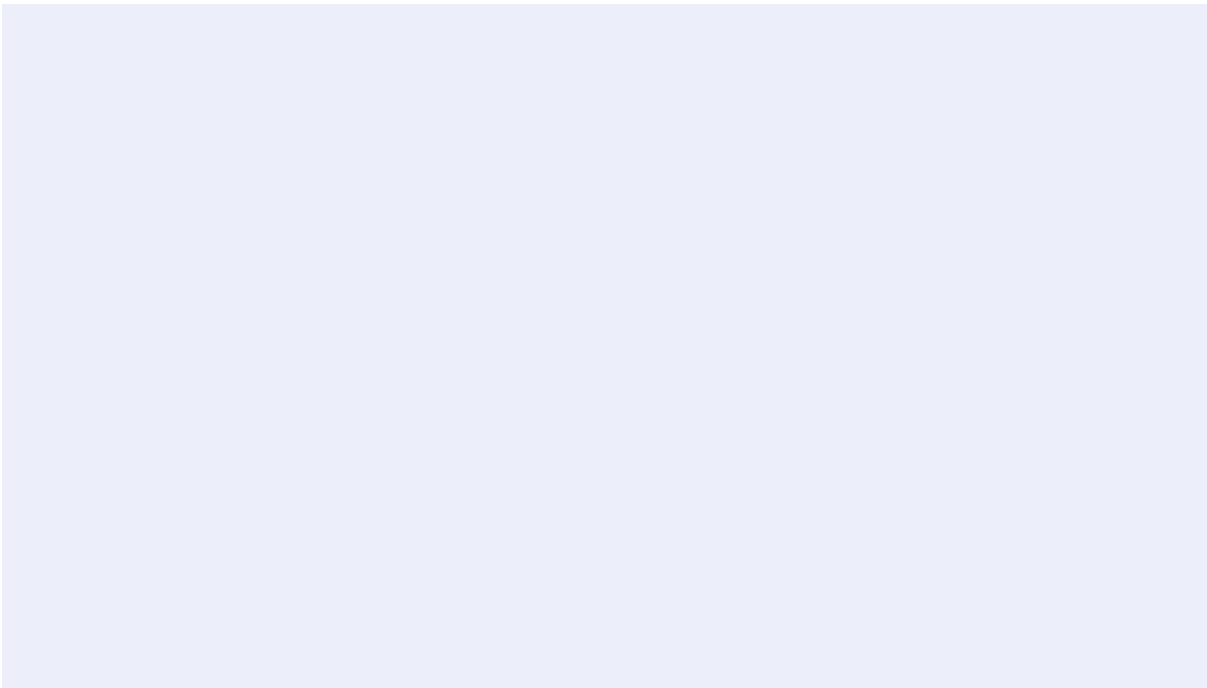
09/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

was recieved and I was authorized for a {\$400.00} loan with a financing fee of {\$140.00}. They said they needed addition to process the loan, They attempted to contact me via email and phone calls, to which I never responded. Eventually they notified my via email that the funds were approved (although I never spoke with them to confirm or provide the information they were asking for). The {\$400.00} appeared in my bank XX/XX/XXXX. Beginning on XX/XX/XXXX I had my first payment withdrawn from my bank in the amount of {\$140.00}. Since then I have paid {\$140.00} every two weeks for a grand total of {\$690.00}. Much more than the {\$540.00} I was under the impression I would be paying. Since then I have further delved into the disclosures and have come to realize that the first several payments do n't even go towards the principal amount of the loan - they go into interest. As a matter of fact, I have learned that the actual payback amount of the loan is {\$2200.00}. That is an interest charge of {\$1800.00}. While this information is available, I feel it was very misleading and would have never agreed to this loan if I knew the full extent of the interest I was going to be charged. My loan number is XXXX.

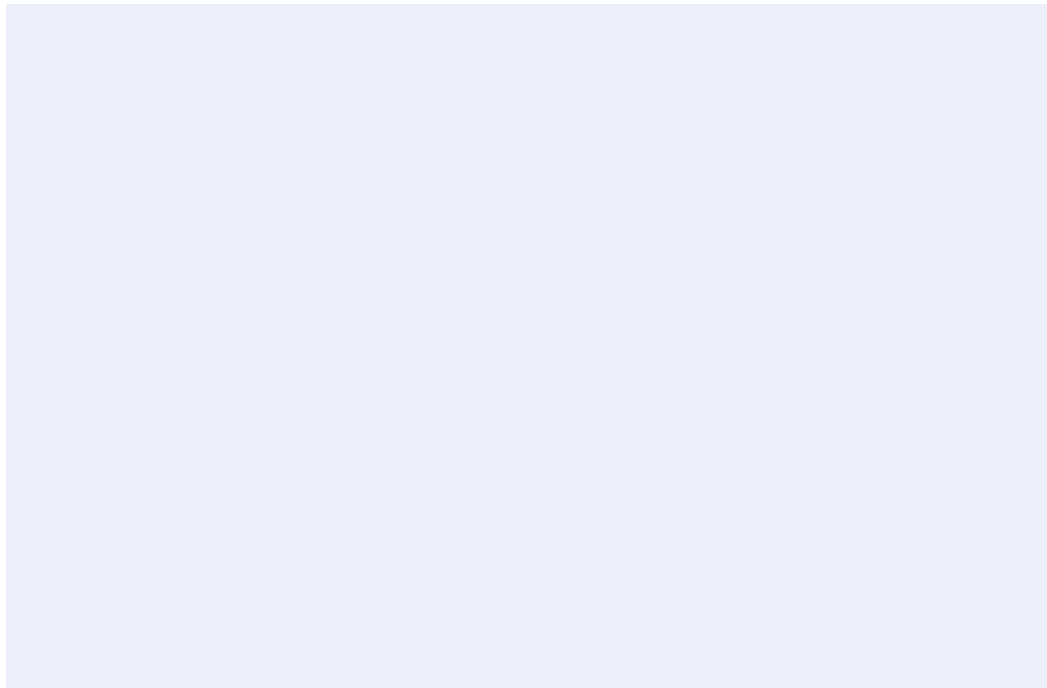
I am seeking relief from a cah advance loan Opp loans phone number Opportunity Financial LLC in XXXX the interest rate is 160 % I am trying to work out a reasonable settlement but they will not work with me the website is www.opploan.com I donot have the money to pay them back my entir pay is going towards vash advances

Changing the payment to {\$170.00} from {\$150.00} and the payoff is & XXXX (more than the original loan of {\$600.00}) after 4 payments.

I was making payments on a returned check and working with manager of Advance America. Another employee from a different location verified funds and took my check to the bank and picked up {\$630.00} out of my account. I did not owe that amount because I had already paid {\$300.00} on my bill. She never

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



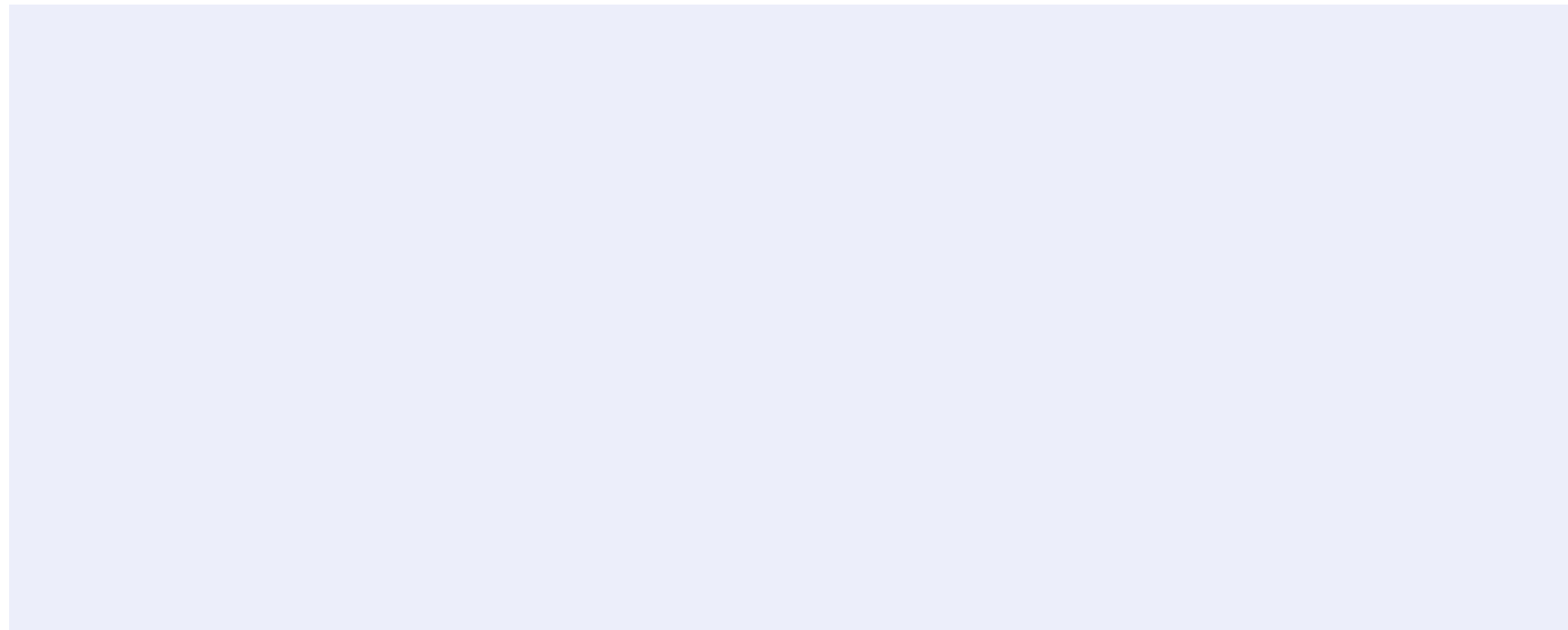
Company believes it acted appropriately as authorized by contract or law



Company believes complaint is the result of an isolated error

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



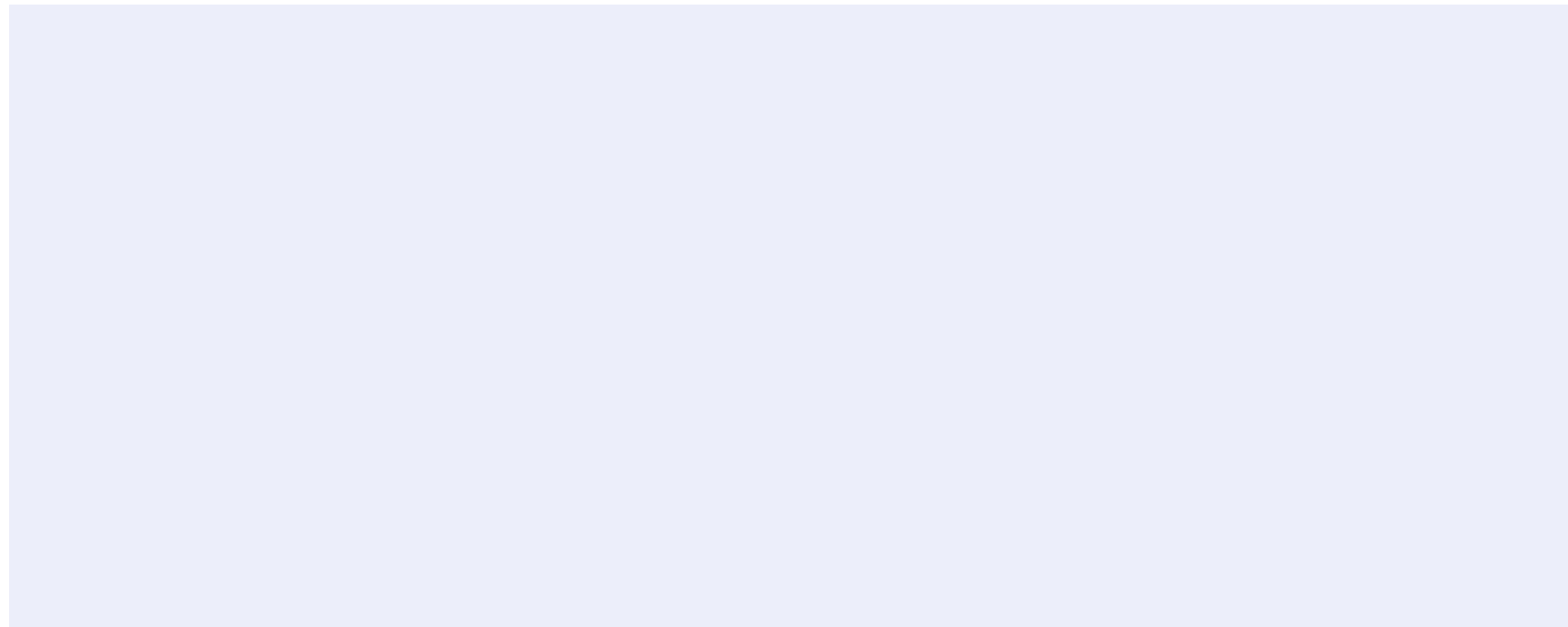
Opportunity Financial, LLC	VA	235XX	Web
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Big Picture Loans, LLC	OK	740XX	Web
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Advance America, Cash Advance Centers, Inc.	SC	295XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



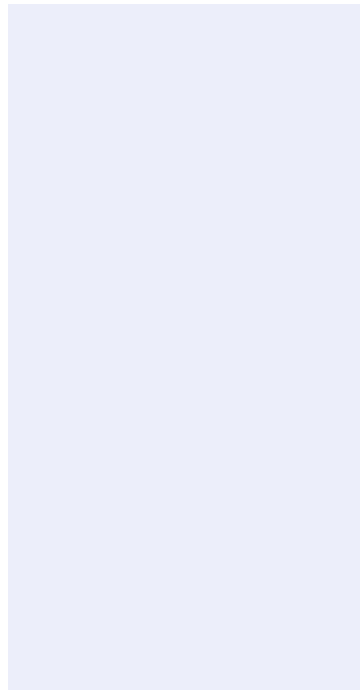
Consent provided	10/03/2016	Closed	Yes	No
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Consent provided	09/20/2016	Closed with explanation	Yes	No
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Consent provided	09/29/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2137916

2115548

2139555

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/06/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

admitted to making an error and refunded my money of payments. Money was taken from me when I did not authorize it nor expected this to happen. I did not owe that amount and want an investigation in XXXX, SC. When company takes your money it forces you to write another check to get your money back. I was trying to pay out of debt instead of starting back over. Snatching cashier 's check from someone 's account replaces Company 's money. That is what is cycle of debt where you have to be trapped when your money is gone how you going to pay your other bills or live until you get paid again. This is so unjust that I hope a closer look is taken for customer 's views instead of company paying lobbyists for laws to allow such treatment to people of our USA. The money made from this big company Advance America is a XXXX company. We advertise helping America when they take money from citizens and give to XXXX. How dishonest is this world? Using poor people to pay for other 's wealth is morally wrong. Most people with money have savings to go to in time of need. Poor people use payday loans ca n't afford to leave money and not get it back. There has to be an end to this cycle of debt. Help!

The company 's website does not give a clear concise history of principal and interest paid. I did not always get payment confirmations, which is the only way to see how your P & I payment was applied, the customer portal does not provide such details. I made a significant payment (XXXX % of outstanding balance) and my P & I structure did not change. I sent two messages stating this and NEVER received any response. I fear that I was overcharged interest but they will not respond. The company 's website does not enable consumer to track outstanding balance on a regular basis. I fear that I have been overcharged! It seems that this is on purpose to keep consumer ignorant and make sure we are not able to see any errors or mistakes on the company 's part. This leave open ample room for fraud! I sent messages to the lender communicating this fear multiple time and no

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Speedy Cash Holdings

CA

926XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/06/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2147693

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/02/2016	Payday loan	Payday loan
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09/19/2016	Payday loan	Payday loan
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10/05/2016	Payday loan	Payday loan
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09/23/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

reply in over three months. I believe there maybe fraudulent activity on their part!

Lender sent me a letter Demanding payment in full. They assume I 've been avoiding them and I have n't because they never contacted me to setup a payment plan.

a collection agency keeps calling and telling me that I got a loan that I never got they keep calling me from the numbers XXXX and XXXX

XXXX, CA. I was contact on my phone with a basic threat about a payday loan stating that I had been officially notified. This call was from a woman, not XXXX XXXX. I then call the number to XXXX (That is what he said the name of company was) and spoke to a man named XXXX XXXX. His phone number is XXXX. He told me I owed a payday loan and said the amount owed is {\$510.00}. He gave me a case number. On XX/XX/2016 they debited my account for {\$85.00}. On XX/XX/2016 they tried to debit another {\$85.00}. I then received a call from XXXX XXXX stating the charge was refused by my bank. He told me to call my bank to see what the problem was. When I contacted the bank they stated they do not debt any thing over {\$50.00} to the state of New York because of all of the fraudulent things coming from there. When I returned XXXX XXXX call and told him what my bank stated he ten said " Well we will take out {\$45.00} today XX/XX/2016 and {\$40.00} on XX/XX/2016 ". This makes 2 payments of {\$85.00} that they have received. This leaves 4 more payments of XXXX which they will break down in 2 payments each. The thing that raised a red flag with me is that XXXX XXXX is in XXXX but their payment department is in XXXX. The fact that XXXX XXXX actually answers his own phone and does not go through a secretary, with this suppose to be a Law firm seems rather fishy to me. Please help me resolve this. Thank you. XX/XX/2016

I have contacted the loan company i went thru for a payday loan. The companies name is CashNetUSA. I sent them an email telling them I wish to exercise my right

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.	CA	940XX	Web	
Home Loan Center Inc	MT	590XX	Web	
CNG Financial Corporation	CA	932XX	Web	Servicemember

Enova International, Inc.	OH	440XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/02/2016	Closed with explanation	Yes	No
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Consent provided	09/23/2016	Closed with explanation	Yes	No
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Consent provided	10/05/2016	Closed with explanation	Yes	
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Consent provided	09/23/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2140471

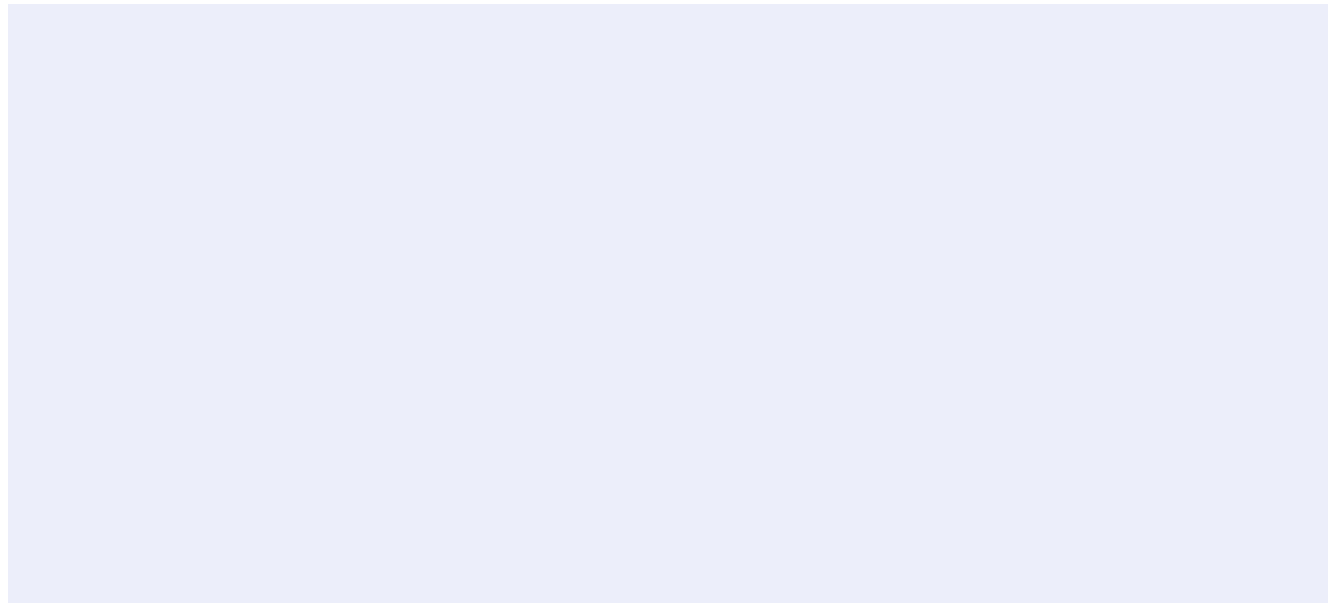
2118858

2147153

2128150

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



10/03/2016

Payday loan

Payday loan

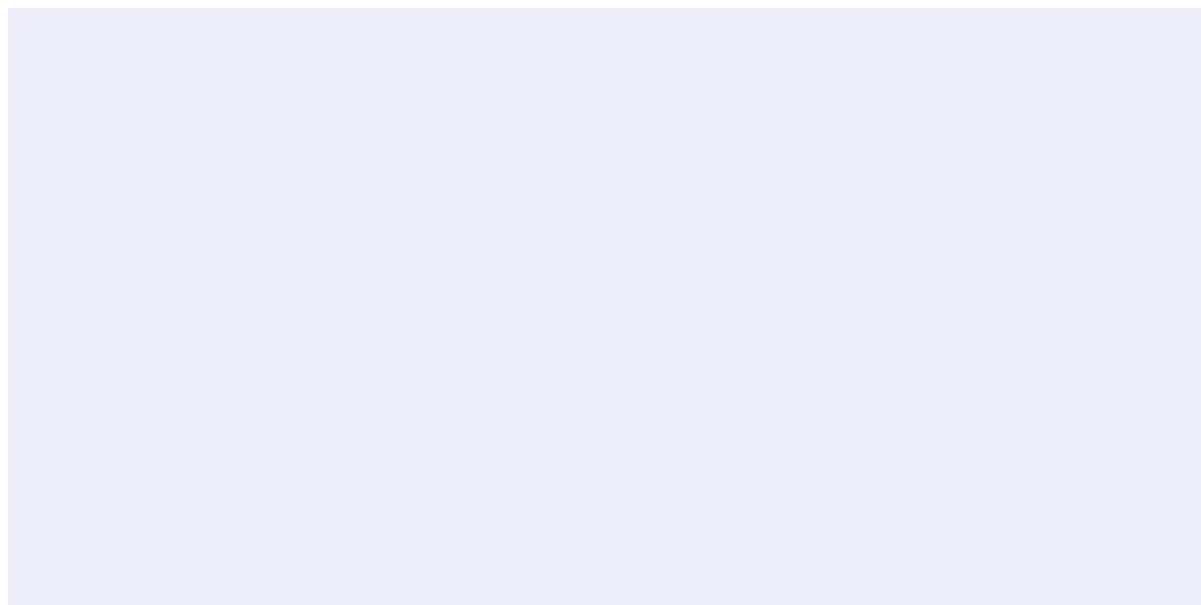
08/31/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

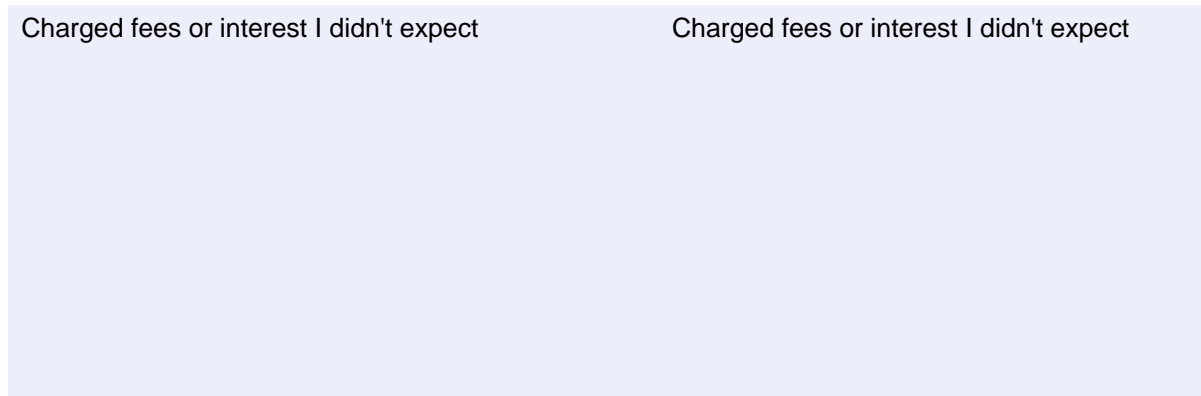


Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

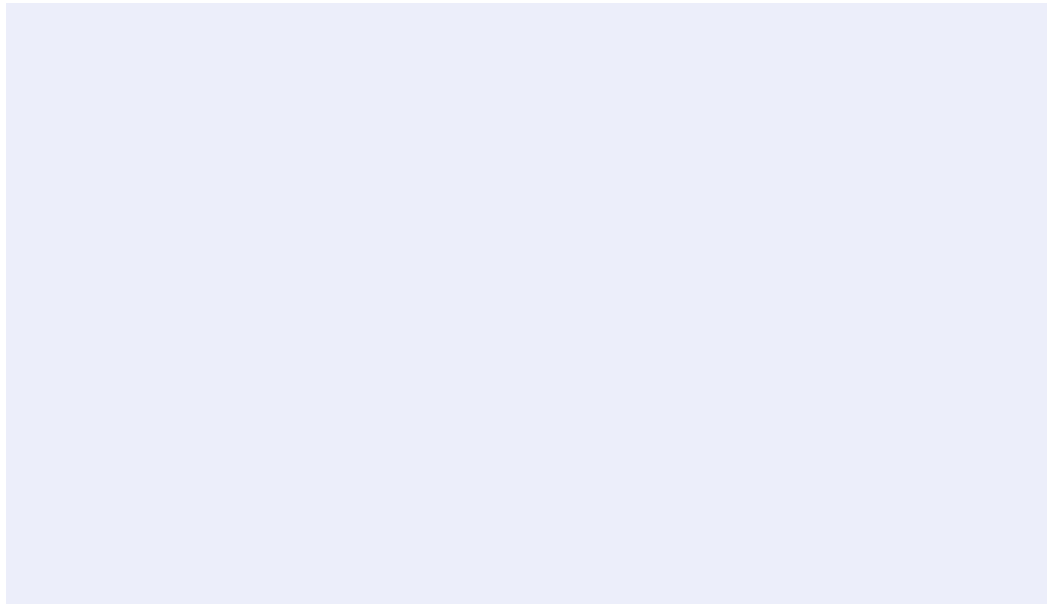
name is CashNetUSA. I sent them an email telling them I wish to exercise my right as an Ohio resident and defer the payment as well as " I revoke my authorization to debit my bank account ending in (insert last XXXX bank account number) and debit card ending in (insert last XXXX numbers of debit card ". The company responded to me saying they do not legally have to revoke the authorization and that they can charge my account until the loan is paid in full. I told them I did n't have the money at the time and do n't want charges for overdraft and bounced check. My bank is first merit which is in Ohio. I also contacted my bank and their response was that there is no pending charges at the time. If I wanted to I could pay {\$33.00} to issue a stop payment against the company. That should n't even be necessary as I said specifically I was revoking the authorization. Also let it be known, the contract I signed had nothing stating I could or could not revoke the authorization. The company is playing games with loopholes and violating my rights.

this online lender is not license in the state of texas. they kept adding more fees and interest charges i was not expecting and can not afford. they have been harrassing me with emails and phone calls during work and on sundays. I been paying more then what I owe and not am behind on my bills.

I recently received a call from Hewitt Capital LLC regarding an amount of {\$76.00} owed to XXXX XXXX XXXX for a payday loan. I paid this loan off about 3 months ago so it confused me as to why this company was calling me saying I was being charged for a Breach of Contract. They asked me if I wanted to it the voluntary way and I agreed. The person who called threatened me with the XXXX as I am an XXXX XXXX XXXX personnel. I researched Hewitt Capital LLC only to discover that it is a scamming company that bottom feeds from anything they can get their hands on. They are about to charge me {\$76.00} that I DO NOT OWE on XXXX. I have attached a picture of the letter they sent me over email, threatening to add

Payday Loan Complaints with Consumer Complaint Narratives

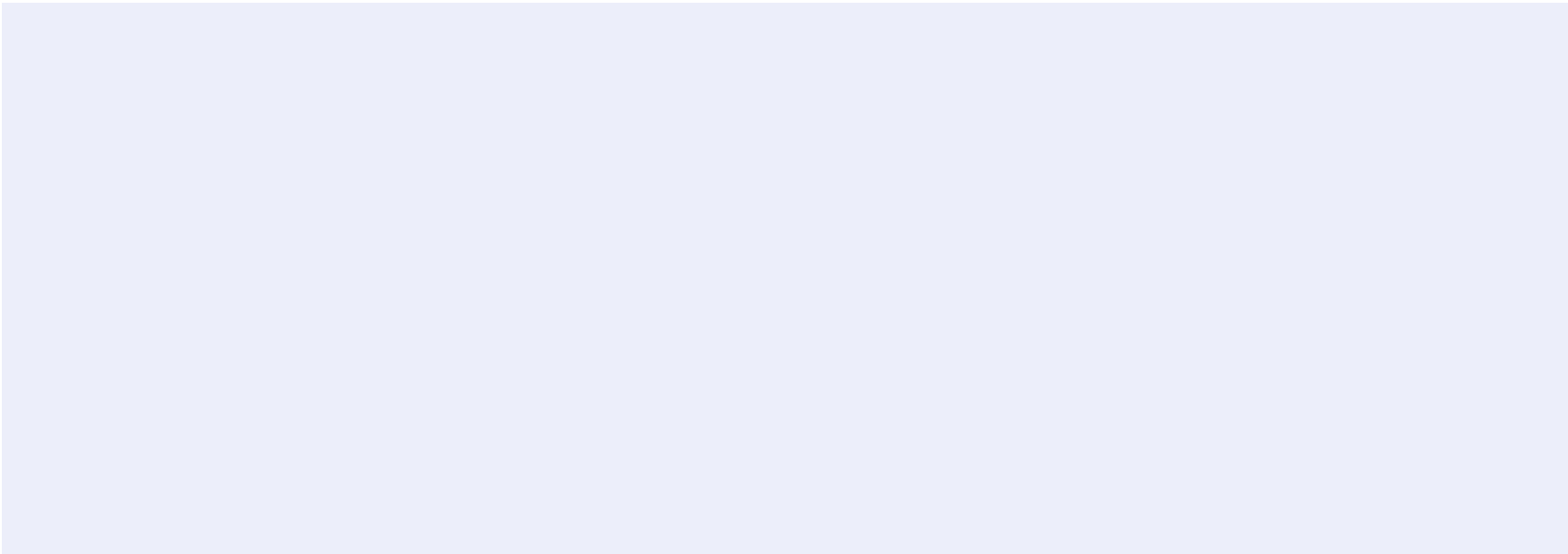
Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2233 Paradise Road LLC

TX

770XX

Web

Hewitt-Capital

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

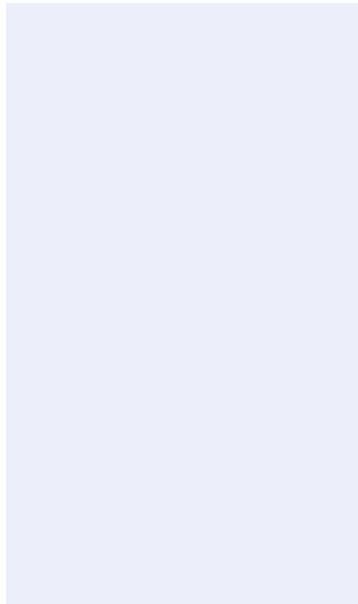
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Consent provided	10/06/2016	Closed	Yes	
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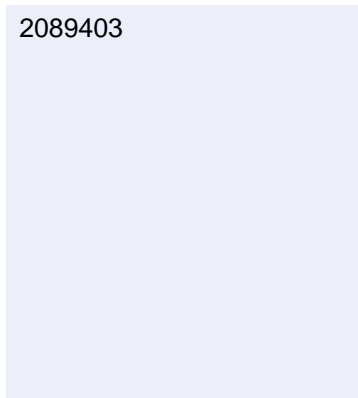
Consent provided	09/30/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2143988



2089403

Payday Loan Complaints with Consumer Complaint Narratives

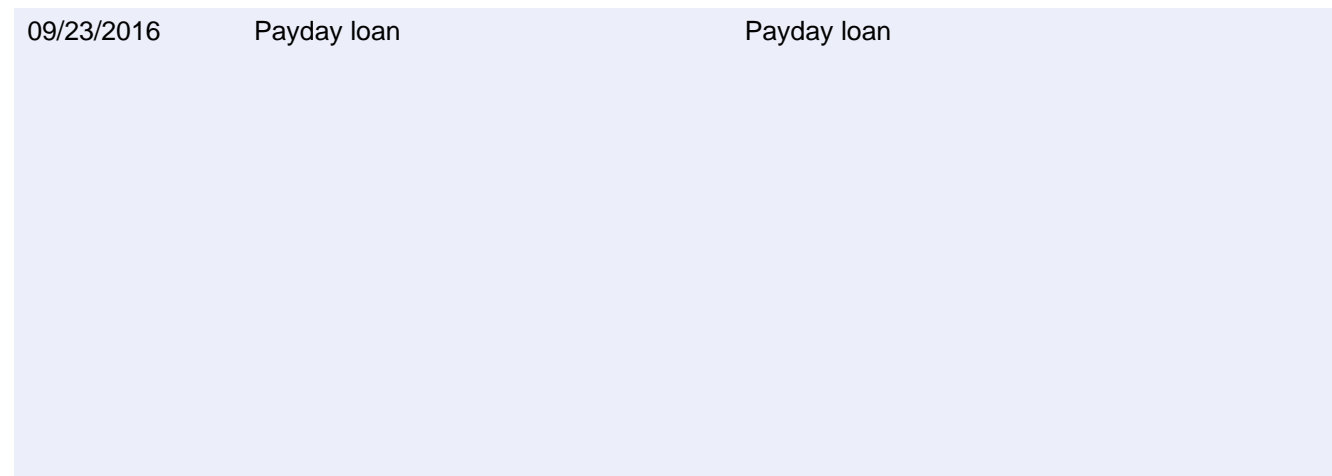
Based on Consumer Complaints



08/23/2016

Payday loan

Payday loan



09/23/2016

Payday loan

Payday loan

09/22/2016

Payday loan

Payday loan

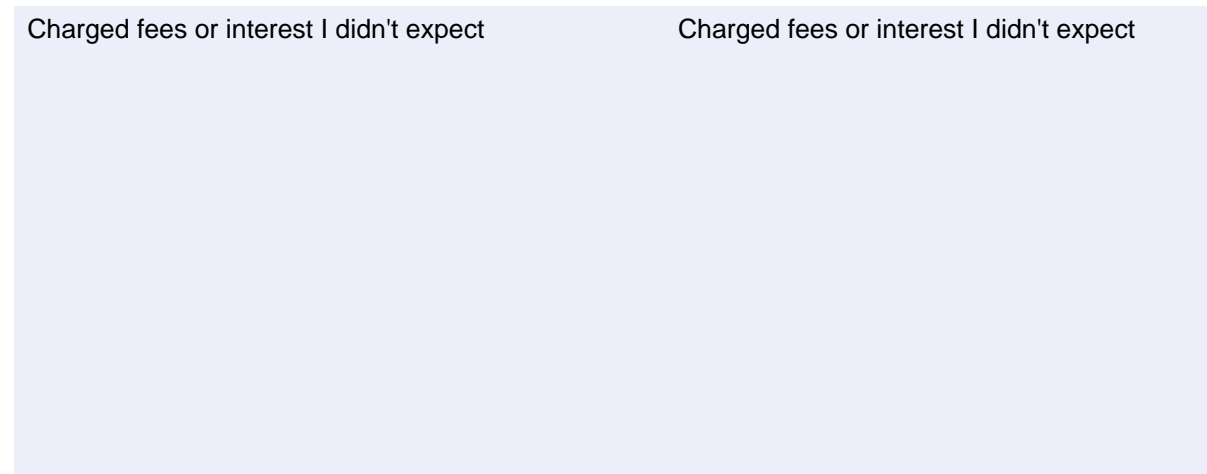
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$30.00 } if I was unable to pay the amount I owed. The address on letter is from where I was previously stationed.

Got a loan at Advance XXXX in XXXX, TN. was under the impression like every place you go you get a one time fee not a fee everytime you make a payment, been paying on this loan since XX/XX/2016 and has not got down not even a couple hundred have been paying { \$200.00 } e/o week and statements show i pay a customary fee of { \$170.00 } each time this is ridiculous how can they do business this way I 've paid more of customary fees than interest at this point, I also asked them about the installment loan which i thought that is what i got into looks like they did n't even do what I requested because they are just out to get people that dont know any better, I 've never had this happen to me before its really ridiculous that I owe more than what I actually borrowed 4 months later

XX/XX/2013 I borrowed a loan in the amount of { \$500.00 } with a Company Called Castle Payday. I Paid off the amount of { \$500.00 } in full within 3 months and for 5 months straight they continued to debit { \$20.00 }, { \$40.00 }, { \$35.00 } on a weekly basis out of my account which totaled to a amount of { \$890.00 }. I called XXXX XXXX and told them that I payed them off and I do n't know why they were still debiting my account. XXXX XXXX XXXX XXXX left me threatening voicemail messages saying that they were going to place a lawsuit against me because I now owe them over { \$6000.00 }. For court fees and remaining interest balance of { \$1000.00 }. He offered me payment options, even told me that they are going to sue me. I was not aware of the remaining balance or interest. I never received anything in the mail, email and nothing is on my credit.

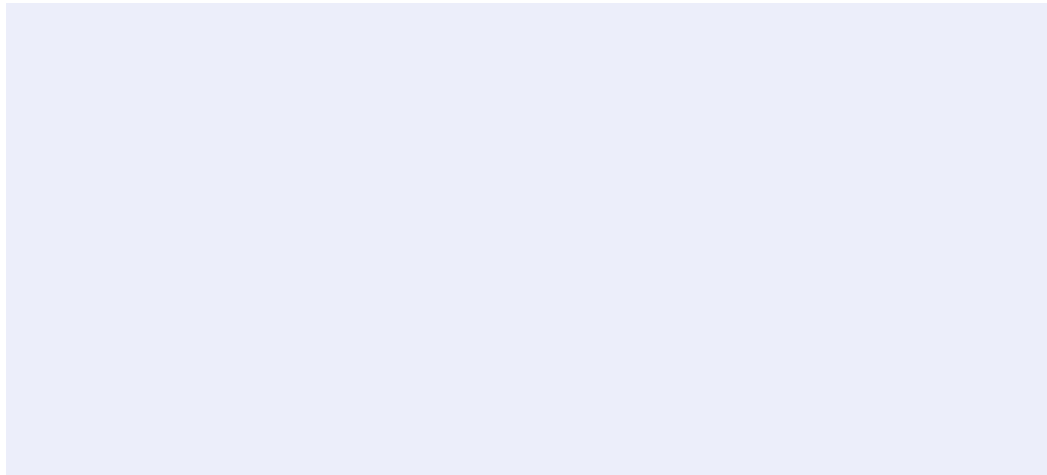
I received a flyer in the mail about being pre-approved for a loan of at least { \$400.00 }. I applied for the loan online at bigpictures.com, within 10 minutes I received a phone call from a rep at big picture loans. I was informed I was approved for a { \$800.00 } payday loan and my interest would be { \$280.00 }. Total

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Harpeth Financial Services, LLC

TN

377XX

Web

Big Picture Loans, LLC

OR

181XX

Web

Big Picture Loans, LLC

GA

308XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	09/23/2016	Closed with explanation	Yes	No
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Consent provided	09/23/2016	Closed with explanation	Yes	No

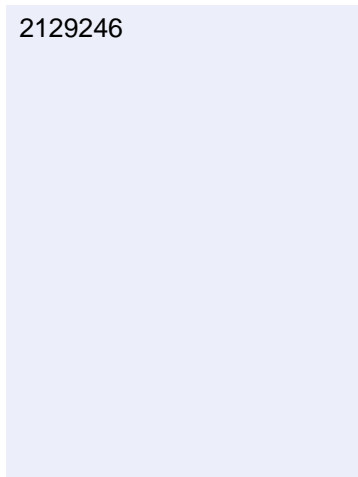
Consent provided	09/23/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2075328



2129246

2126725

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/09/2016

Payday loan

Payday loan

10/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

loan amount {\$1000.00}. So I agreed to that term which seemed fair. What I did not know, and could not see at the time I accepted this agreement, was that the Truth in Lending disclosure was not visible at the time I accepted this loan and the loan had been processed and funds deposited in my account, it showed a APR of 739.9891 % making my total pay back amount {\$6800.00}, finance charge amount is {\$6000.00}. Big picture loans has debited a total amount of {\$840.00} from my account my past three paydays.

This company is guilty of predatory lending and charge illegal interest rates. I was advised by the original company that this collection agency was not handling their loans, it was fraud and to not pay them.

Second complaint I applied for a mobiloan loan in XXXX XXXX and received my first statement on XXXX/XXXX/XXXX. With an approval of {\$1200.00}. Mobiloans hides behind the false claims that this is a revolving line of credit however my payments averaged {\$160.00} to {\$150.00} dollar every 2 weeks. I am being charge along with my payment a cash advance fee averaging {\$75.00} every 2 weeks because the account has a balance. Mobiloan loans only applies an average of {\$45.00} towards the principle. The loan limit was never increase however just like anyonline cash advance loans you can borrow up to the balance of {\$1200.00} when you make your XXXX week payments. Mobiloans gets awaywith not posting a high interest rate by camouflaging it with a finance charge of {\$73.00} to {\$75.00} every 2 weeks. Technically this interest rate hidden as a finance charge is over 90 % After a year XXXX XXXX Mobiloans will not allow you to borrow towards your XXXX limit until the balance is paid in full however they continue to charge the finance as a fake high interest rate every XXXX weeks that will never allow me to get out of this fake line of credit account. Mobiloans does not give a statement to reflect past payments applied to principle and amounts of finance charges instead they provide XXXX statement a month for any

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Real Time Resolutions

CA

900XX

Web

Mobiloads, LLC

VA

235XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	08/10/2016	Closed with explanation	Yes	No
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Consent provided	10/07/2016	Untimely response	No	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

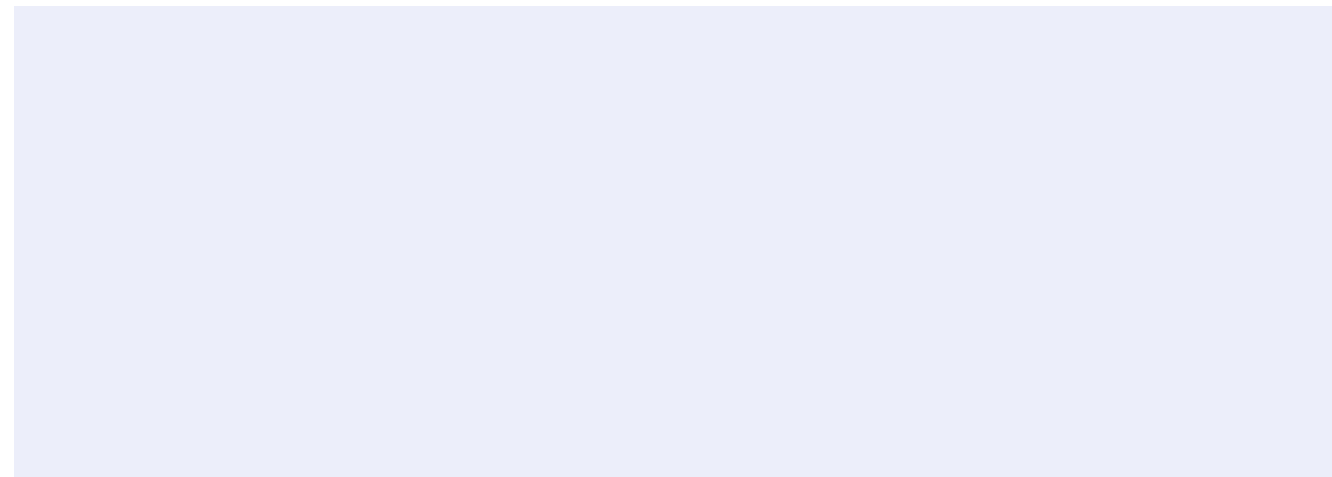
2053703

2148326



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/28/2016

Payday loan

Payday loan

09/08/2016

Payday loan

Payday loan

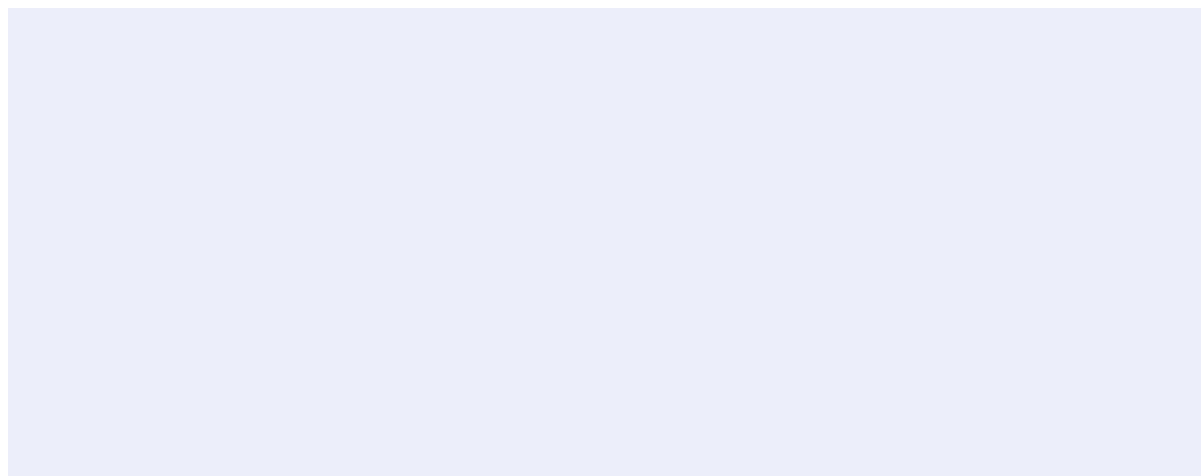
11/13/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

transactions or charges that month no year end statement in order to camouflou claiming this is a line of credit. If it is like a credit card the annial percentage is about XXXX to 28 % and the most finance charge is around {\$30.00} a month based on thr {\$1200.00} instead ot is just like a pay day cash advance {\$320.00} fees towards a {\$1200.00} cash limit. I have paid an average of {\$3200.00} for this loan. When I had a balance around {\$550.00} it was added to this loan the most {\$1700.00} average total in loans. The payments I made was paid twice and still have a {\$1700.00} balance and at thay time I would have paid over {\$5000.00} for {\$1700.00} in loans this is legal loan sharking and predatory loan practicing under the umbrella of a line of credit this is a loan from the United States not overseas predatory lending should be banned i. The XXXX

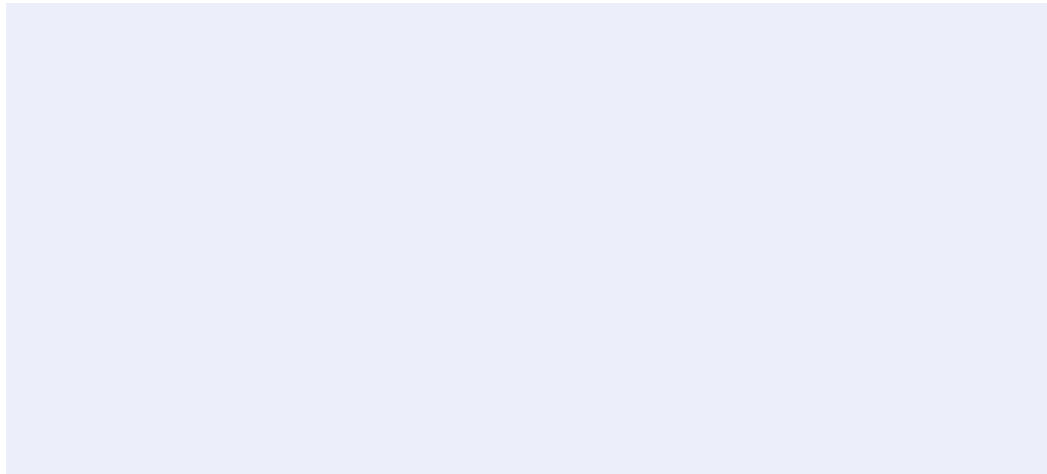
I got a loan through spotloan and paid them almost triple what I owned. I called and said how come my bill goes up every month even though I made payments to no answer was given. I told them I 'm done paying cause it 's not right to charge false fees and then found out it was illegal for them to operate in washington state and they still tried to collect and even sold my loan off. No after paying almost XXXX grand they want another XXXX for a XXXX dollar loan. This is extortion and flat of theft. I want them to leave me alone and realize the state of Washington does not recognize them as a legit buisness and per RCW law it is illegal to collect. I was honest and paid back what was owed but it was never enough for them. I 'm done trying to be bullied and harrassed into paying more

I applied for a payday loan from Big Picture XXXX and did n't expect my pay back amount to be so high in interest. They approved me for a {\$420.00} loan and when reading the interest it will be over {\$2000.00} or more to pay off Misleading information Too high of a fee for a {\$420.00} loan ... Please help

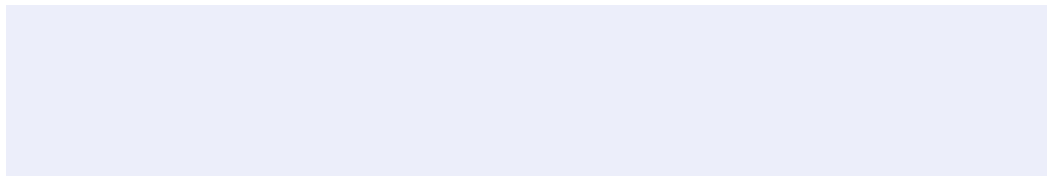
I had a line of credit and over draft protection with bank of the west. they say I owe them {\$35000.00} and because you did n't pay we close it. I request from them

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



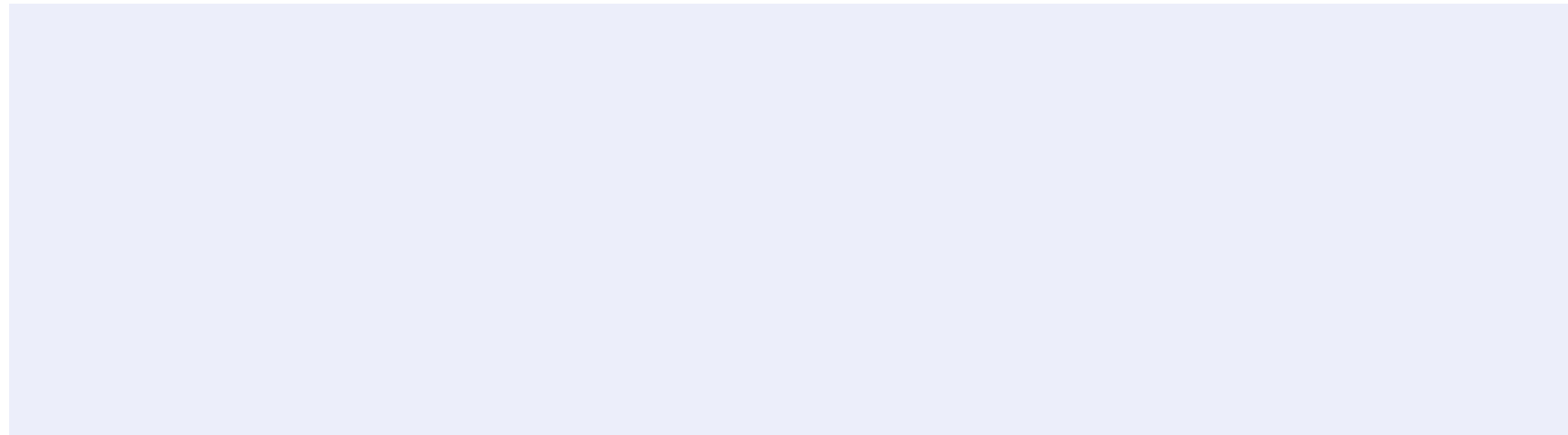
Company believes complaint caused principally by actions of third party outside the control or direction of the company



Company has responded to the consumer and the CFPB and chooses not to provide a public response

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



BlueChip Financial

WA

985XX

Web

Big Picture Loans, LLC

MD

212XX

Web

Bank of the West

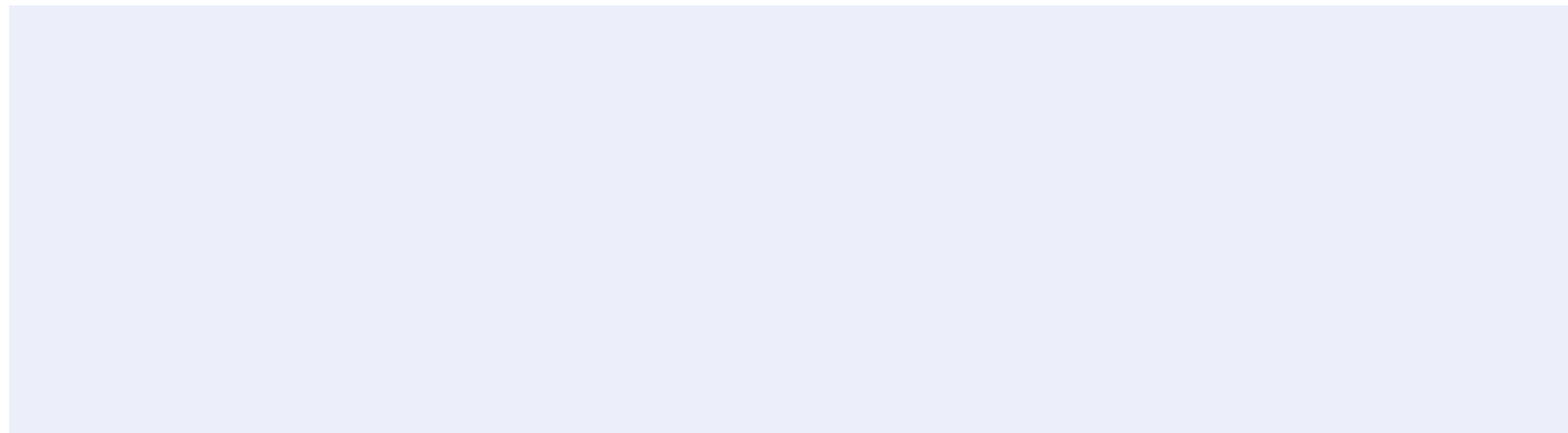
CA

945XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



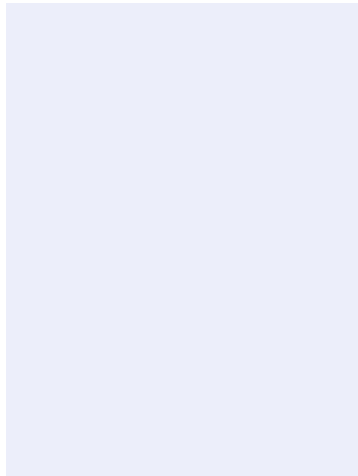
Consent provided	09/30/2016	Closed with explanation	Yes	No
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Consent provided	10/07/2016	Closed with explanation	Yes
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Consent provided	11/18/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2136420



2101625

2205851

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/04/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

and from the lawers for document for this loan and statement they only show that XXXX was transferred to my accunt on XXXX XXXX XXXX but on day before that I deposited {\$25000.00} on my account by mistake they deposited to my personal account and 6 days later they withdrew that. I need my loan statement from XXXX XXXX to now.and explanation about {\$21000.00} deposit the day befor and {\$75000.00} day after .I think they madae amistake and then cover that from my line of credit.

Borrowed {\$1400.00} in XXXX XXXX. Paid XXXX payments of {\$110.00} = {\$1100.00}) Per online, balance is currently {\$1400.00} as of XXXX XXXX (Over {\$1200.00} in interest). However unsure of TRUE balance since last payment made in XXXX XXXX.

Was unable to keep up with payments due to XXXX income (was unemployed for 10 months- catching up on past debts and medical bills). Several attempts were made to set up payment agreements with NETCREDIT via XXXX XXXX XXXX in XXXX XXXX, but Net Credit did n't agree. My intent was to pay this loan and to work out some agreement because I could n't afford the {\$110.00} per pay check. NET CREDIT not only did n't accept the pay agreement, but they updated my credit reports to reflect 180 days late as of XXXX XXXX, which is detrimental to my score.

I am willing to pay the balance owed of {\$1400.00} if NETCREDIT agrees to update my credit score as paid, NEVER late or REMOVE the item ALL together from my all XXXX of my credit reports.

I was NOT aware the interest on {\$1400.00} would be {\$1200.00} (almost the amount of the loan). I would have NEVER agreed to this loan. I am a veteran and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company disputes the facts presented in the complaint

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Enova International, Inc.

VA

236XX

Web

Servicemember

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/04/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2144831

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/03/2016

Payday loan

Payday loan

10/11/2016

Payday loan

Payday loan

09/22/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

XXXX civilian on a tight budget. This interest charged on the loan is hideous. I could have borrowed that amount from a local bank/lender and not have that much in interest. This is a horrible way to take advantage of those that are in need!

This company charges an interest rate of 783 %. I was recently made aware that in Maryland, the maximum amount of annual interest on a loan under {\$1000.00} is 33 %. I tried to contact Big Picture Loans in reference to this interest rate and an attempt to settle this debt but the email sent came back undeliverable. I have already made XXXX payment of {\$180.00} which is interest only.

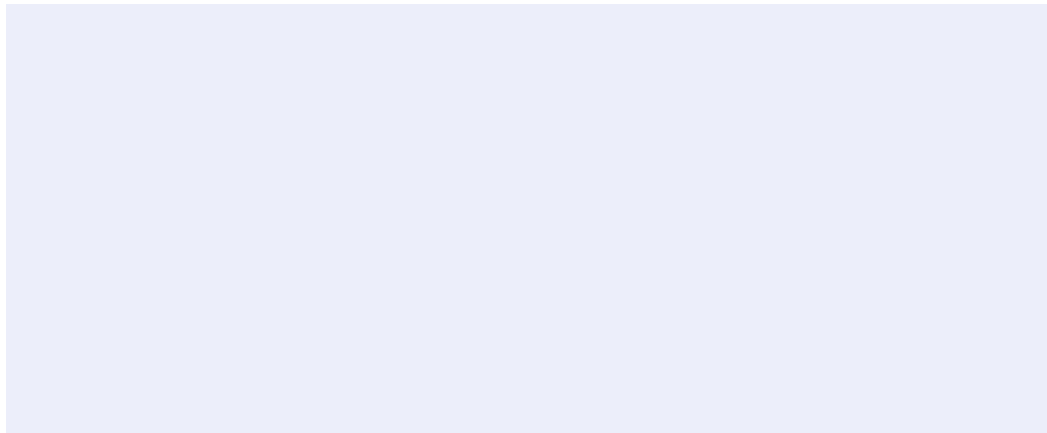
Hello, this is a " tribal loan " which I did not know and they are charging almost 850 % interest on a short term loan. Which was never explained to me. I received a call and was told " oh no problem, one time charge to start the loan ", the customer rep was vague and talked very fast. Until I started getting withdrawals from my account and called and was then explained the scam I got myself into. I was not informed of this interest rate and was unable to view the " truth in lending " disclosure until after the loan had been processed and funds delivered. I believe this is wrong and illegal to do business like this. The company is Red Rock Tribal Lending, XXXX XXXX. CastlePayday.com (now bigpictureloans.com)
XXXXXXXXX XXXX, XXXX, MI XXXX PLEASE HELP

I keep getting calls, texts and emails about completing my loan application to get my money fast. I have not applied for any of these loans. I have spent 3 days filling out forms for Identity Theft and filed a police report. I got a denial email XX/XX/2016 for a loan I did not apply for. I have told these companies multiple times to not contact me and remove my name, phone number and email from their list.

The following companies that continue to contact me are : XXXX XXXX XXXX
XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX, FL XXXX XXXX XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Big Picture Loans, LLC	MD	212XX	Web
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Big Picture Loans, LLC	MI	486XX	Web
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Clarity Services	MO	630XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/11/2016	Closed with explanation	Yes
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Consent provided	10/11/2016	Closed with explanation	Yes
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Consent provided	10/11/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2140538

2154645



2126827

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/11/2016

Payday loan

Payday loan

10/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Clarity Services, Inc. XXXX (Multiple unauthorized hits on my Credit Report)

I paid check n go {\$550.00} by my debit card by phone. Later when o checked my account there was a pending charge for {\$490.00} that I did not authorize. I contacted them and they stated that it was n't in their system so there was no way for them to reverse the charge and assured me that the charge would fall off. I expressed my concern that this pending charge would cause my rent to bounce and they advised that anything that I am charged such as bounced check fees or late fees as a result of their error would be reimbursed. My bank was unable to do anything because it was a pending charge and had not gone through yet. Because of this I went ahead and paid my rent hoping the charge would fall off. It did n't fall off until 5 days later and as a result my rent bounced and I was charged {\$200.00} in fees. I contacted check n go and advised I have screen shots of my bank acct as well as a letter from my bank proving all of this. The rep spoke with his manager who said that they will not help me because they do n't show it in their system. I asked to speak with the manager and I was told no to go online and complain.

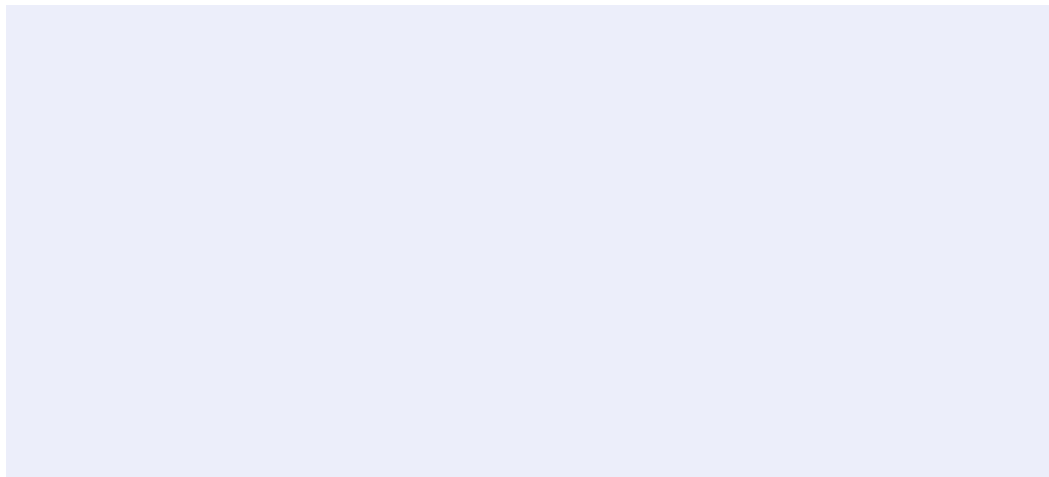
I saw a XXXX XXXX commercial on television for a payday loan.

I borrowed {\$1500.00} from GreenLine Loans in XXXX 2014 to meet my XXXX XXXX, 2014 Federal Tax extension. I made XXXX payments. The first XXXX were scheduled for {\$99.00} each. This was every two weeks.

On my XXXX scheduled repayment day, I asked to pay off the balance in full. I ended up paying {\$2200.00} to settle the debt that was less than 30 days old. They charged me {\$750.00} in finance charges and did not disclose that to me when I made the loan.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

CNG Financial Corporation

FL

322XX

Web

GVA Holdings, LLC

MD

209XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/11/2016	Closed with monetary relief	Yes
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Consent provided	10/11/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

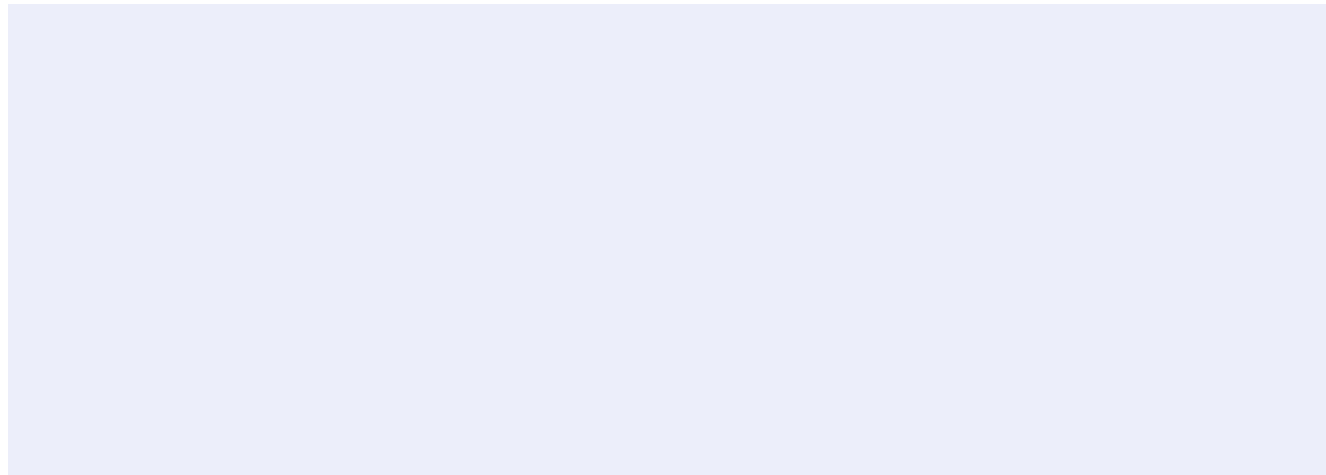
2157797

2148651



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



10/12/2016

Payday loan

Payday loan

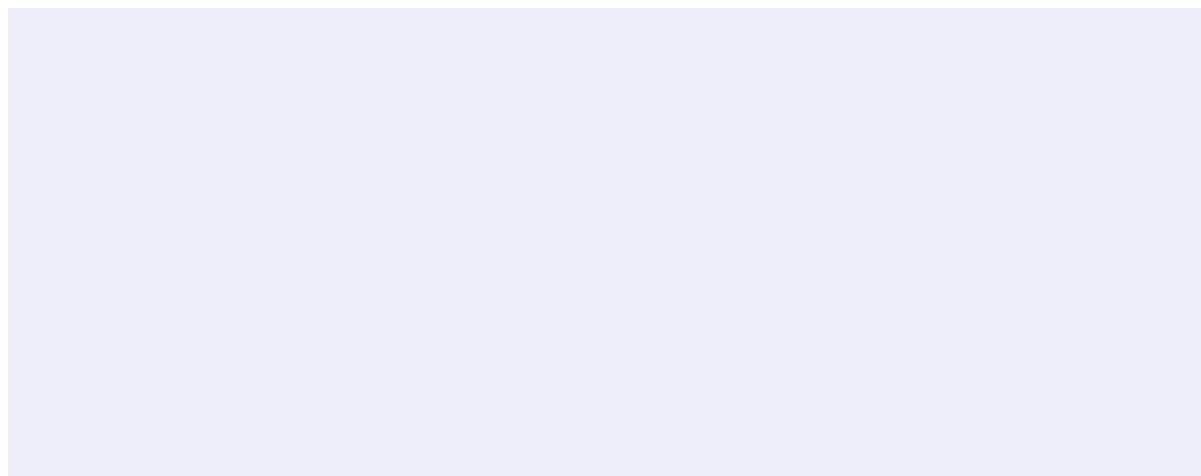
09/24/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payment to acct not credited

Payment to acct not credited

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

My weekly payments were as follows : (emails from Greenline) XXXX XXXX Your next payment of XXXX is scheduled to process on XXXX XXXX, 2014 If you have any questions, please call XXXX.

XXXX XXXX Your next payment of XXXX is scheduled to process on XXXX XXXX, 2014 If you have any questions, please call XXXX.

{ \$750.00 } finance charge for a 30 day loan of { \$1500.00 }!

Customer Service Greenline Loans XXXX XXXX. XXXX XXXX XXXX, MT XXXX XXXX

Back in XXXX, I had a { \$300.00 } loan with Ace Cash Express where I paid this company back using an debt consolidation company. Yesterday, XXXX XXXX, XXXX I received a notice from a XXXX XXXX XXXX, address XXXX, CA XXXX, stating that they are going to sue me on behalf of Ace Cash Express in the amount of { \$840.00 } for a payday loan for { \$500.00 } when I advised him that I never had a loan with Ace for { \$500.00 } and that the { \$300.00 } loan was paid back in XXXX and that I am requesting documentation stating that I had a loan for that amount along with the bank account and contract that I had this loan, the man refused stating that he will not give me any documentation that they will be using in court against me that I have the option to pay them or be sued. I advised him that he is violating my rights with the Fair Debt Collection Act, I am entitled to that documentation and that he is violating my rights. He disconnected the line. The phone number is XXXX, I also googled this number and there is several complaints of fraud listed under this phone number where they were scammed out of money.

I signed the loan agreement with disclosed rate. What I did not understand is the

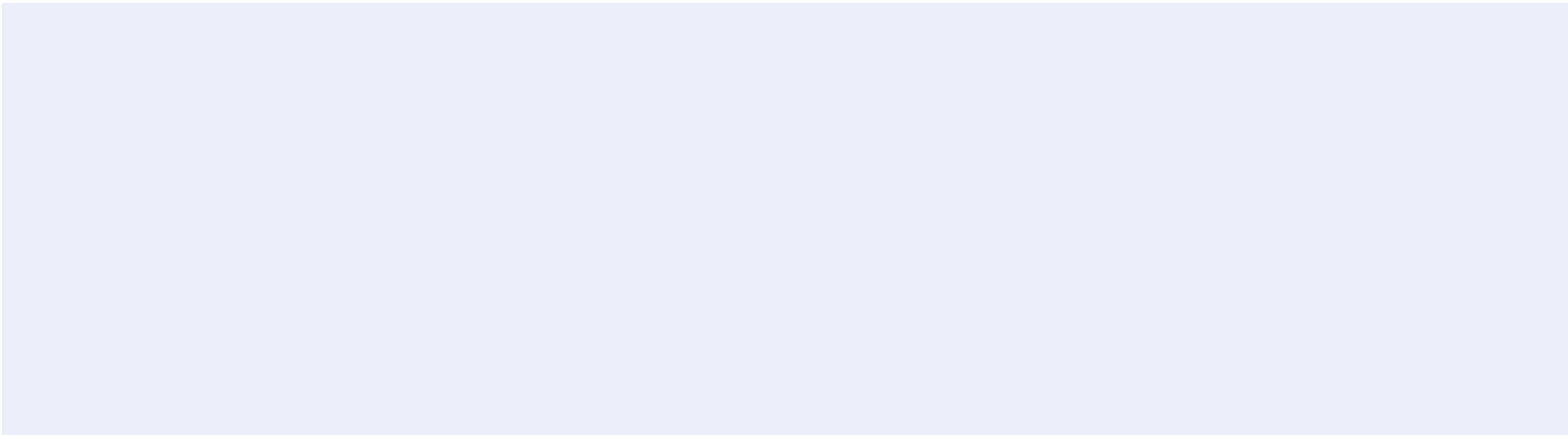
Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



ACE Cash Express Inc.

AL

366XX

Web

Big Picture Loans, LLC

OK

730XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

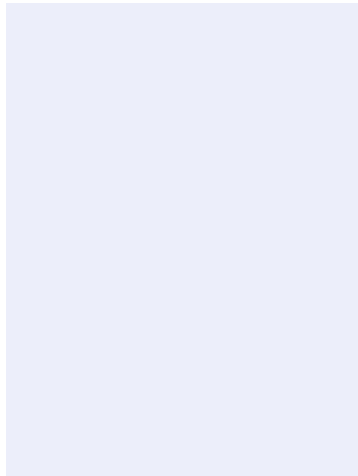
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Consent provided	10/12/2016	Closed with explanation	Yes	
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Consent provided	09/27/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2156849

2129860

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

09/27/2016	Payday loan	Payday loan
10/13/2016	Payday loan	Payday loan
10/13/2016	Payday loan	Payday loan
10/14/2016	Payday loan	Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Payment to acct not credited

Payment to acct not credited

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt



Can't stop charges to bank account

Can't stop charges to bank account

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

way fees were calculated the day after you make a payment the new finance charge is front loaded on to the balance. If I paid according the the schedule I would pay approximately {\$5000.00} for a {\$1000.00} loan

hi. i have loaned money from ace cash express several times in the past 10 years.i understand that your company has settled a financial agreement from this company.please get back to me about this matter.they charged me an excess of interst, probably more than legal limit

Hello. I missed a payment with a company called SpeedyCash. I called them, apologized, and promised that I would pay them on my next payday. I asked them to stop calling me. In spite of my contacting them in good faith and my promise to pay, they have continued to call me even though I officially asked them to stop. I have written them a Cease and Desist request as well. -- -

I could not get Speedy Cash to stop taking payments out of by bank account using my debit card. I called them, I wrote them. I tried to set up payments. I told my bank to not authorize any more payments. Did n't help. Finally I had to shut down all my accounts at my bank and go to another bank.

I could not believe it when I when, at my new bank, Speedy Cash withdrew {\$100.00}, the next day {\$60.00}.

I have no idea what that amount is for. I 'm disputing the charges Can you help me?

Do I have any rights?

So grateful for any help.

XXXX XXXX

The amounts that the payday loan company is charging me is outrageous. I 've asked a few times to stop the draft due to inability to pay, and they will not allow them to stop. I am at the point of needed to change my bank account.

XXXX XXXX, North Carolina

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

[Redacted]

[Redacted]

[Redacted]

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.	MN	551XX	Web	Servicemember
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Speedy Cash Holdings	CA	900XX	Web	
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Speedy Cash Holdings	KS	672XX	Web	
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Mobiloads, LLC	NC	276XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

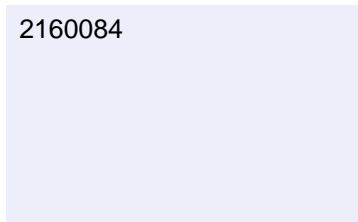
Consent provided	09/27/2016	Closed with explanation	Yes	No
Consent provided	10/13/2016	Closed with explanation	Yes	
Consent provided	10/13/2016	Closed with non-monetary relief	Yes	
Consent provided	10/14/2016	Untimely response	No	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2134026



2160084

2158561



2160973

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/01/2016	Payday loan	Payday loan
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10/11/2016	Payday loan	Payday loan
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09/29/2016	Payday loan	Payday loan
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10/05/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't stop charges to bank account

Can't stop charges to bank account

Can't contact lender

Can't contact lender

Charged bank acct wrong day or amt

Charged bank acct wrong day or amt

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I all ready paid XXXX in interest and the loan was for XXXX but know I ca n't afford it no more .So please I need it to stop

I took out payday loans when my husband was n't working (a 15 month period) so that we would not have to pay car payments, housing, or utilities late. Since then the interest has eaten us alive where we ca n't pay them off. We 've had to pay them off and renew multiple times and now I have found out they are n't even licensed in Oklahoma. They withdraw the funds from Oklahoma XXXX XXXX XXXX and I am having to close my account. I was told to file a complaint since they are n't licensed to do business in Oklahoma. Please advise. Thank you.

I was a victim of fraud due to information being received from a scammer utilizing XXXX. I have contacted ace cash express and have spoken to the correct company that has my loan. Unfortunately, I have attempted to gain contact to these individuals and filed a complaint with XXXX XXXX.

Hi there, I got a payday loan with Cash Central in the amount XXXX XXXX I have been using their service for over a year and always pay on time. This time I took the option of breaking the repayment into 4 monthly payments of XXXX (totaling XXXX) so I could stop re-loaning. When the 1st repayment date came I realized the payment was attached to the incorrect bank account. I called them to change the accounts but they said i had to wait until the payment was returned. Afterwards instead of making the payment the next day they sent me account to the collections office straight away and charged an extra fee.

I called them to ask to re-instate the repayment plan but they insisted I pay in full. I made an arrangement to pay over XXXX third of it that week which processed successfully. I called them to organize the repayment of the remaining XXXX . When i STATED IT WAS NOT IN MY BUDGET to repay the entire amount on the spot they asked me how much money i had in my bank account. Both people asked me this the two times I had called and treated me forcefully. I stated I had

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company has responded to the consumer and the CFPB and chooses not to provide a public response



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC	PA	175XX	Web
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Rosebud Economic Development Corporation	OK	731XX	Web
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ACE Cash Express Inc.	NM	880XX	Web
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Community Choice Financial, Inc.	CA	900XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/01/2016	Closed with explanation	Yes	No
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Consent provided	11/21/2016	Closed with monetary relief	Yes	
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Consent provided	09/29/2016	Closed with explanation	Yes	No
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Consent provided	10/12/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2142991

2153923

2138339

2147585

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

n't arranged for XXXX two payments but the lady had suggested a plan. They had set up two more payments form my card for the following two weeks. I told them that these were not authorized but only suggested by the representative and that she said she would call me to discuss. I had to argue with a lady for 20 minutes in order for her to not process the next XXXX \$ on my card that week, which I could not afford. I had to keep stating " I do not authorize you to charge my card ". she finally agreed to wait until the following week.

Today I look at my bank account and the entire amount of XXXX \$ was attempted to be processed yesterday without my authorization, which is entirely illegal right??

Not only did I not have a scheduled payment, I clearly did n't authorize the payment of XXXX \$ never mind XXXX XXXX At the end of my phone call the lady asked if i was still with XXXX XXXX XXXX and i said yes. So they decided to use my account information to try a payment even though unauthorized.

I do n't think these companies should get away with this kind of activity. I paid on time every month for a year and they are acting without boundaries, and illegally, using my card information without my authorization.

I went into Ace Cash Express on XXXX XXXX in XXXX on Saturday to obtain a payday loan, as I sometimes do when my child support is late.

The rep there, XXXX, asked me how much I wanted to borrow. I told her that it all depended on when the loan would be due, as I get paid from my job on Thursday (if a loan is paid during a certain period of time, no interest would be required). She told me that - if I paid the loan by Thursday, I would n't have to pay any interest. I then told her, in that case, I would borrow {\$200.00}. XXXX proceeded to complete the paperwork for the loan.

After I was approved for the {\$200.00} and I signed all of the loan documents, XXXX then said to me, " Oh, you 'll have to pay it back by Wednesday, not Thursday ". I asked her how much I would have to pay in interest and she stated

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

OH

441XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/15/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2162193

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/17/2016

Payday loan

Payday loan

10/17/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Applied for loan/did not receive money

Applied for loan/did not receive money

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

{ \$47.00 }. I told her (since the initial information she gave me was WRONG), that I then only wanted to borrow { \$100.00 } (because I certainly do n't want to pay { \$47.00 } for such a short period of time). She then snapped, " Now I 'm gon na have to do all this paperwork all over again! " I told her, " Well, YOU gave me the wrong information about WHEN it would be due! " She then said, " Well, I thought you would already KNOW since you come in all the time! " So, because I come in all of the time gives XXXX an excuse to assume that the consumer should know more than SHE SHOULD??

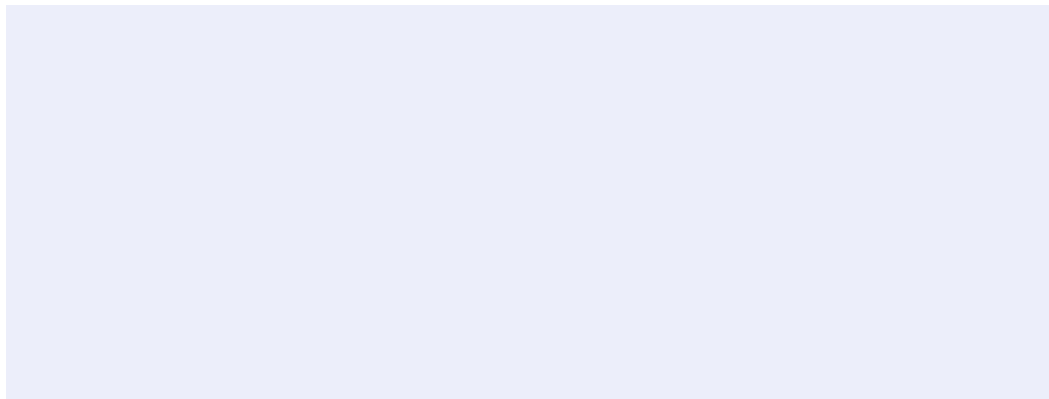
So, after XXXX huffed and puffed and proceeded to process the { \$100.00 } loan, she said to me, " You were denied for the { \$100.00 } ". I said, " What do you mean that I was 'denied ' when I was JUST approved for a { \$200.00 } loan? " She said, " The computer denied you for the new amount ". This was all due to XXXX 's error and her need to cancel the first (approved, { \$200.00 } XXXX request. So, I had no choice but to leave with no loan - all because XXXX ca n't do her job correctly. She provided the wrong information, then appeared to be totally CLUELESS when the 'computer ' denied it.

this lender has called my work numerous times after I 've asked them to stop. they will not stop calling 3-5 daily.

I told the employee of Checkngo that I wanted to pay off and take out the loan again. She took my money and said oh your on the cool off you have to wait 8days. I told her that was all of my money if I could n't take another loan why did n't I get to do the extended loan when you take the last loan and split it into 5 payments and she said I did n't ask. I spoke to the manager also and she said I should 've asked and they do n't know until the end of the process. I got the extension before and the employee looked at me like I should not have known about that. I feel the way they are acting like its a secret is because they are taught to not give this extension to customers by all means. I needed that

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Community Choice Financial, Inc.

CA

958XX

Web

CNG Financial Corporation

IN

464XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/17/2016	Closed with explanation	Yes	No
Consent provided	10/17/2016	Closed with explanation	Yes	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

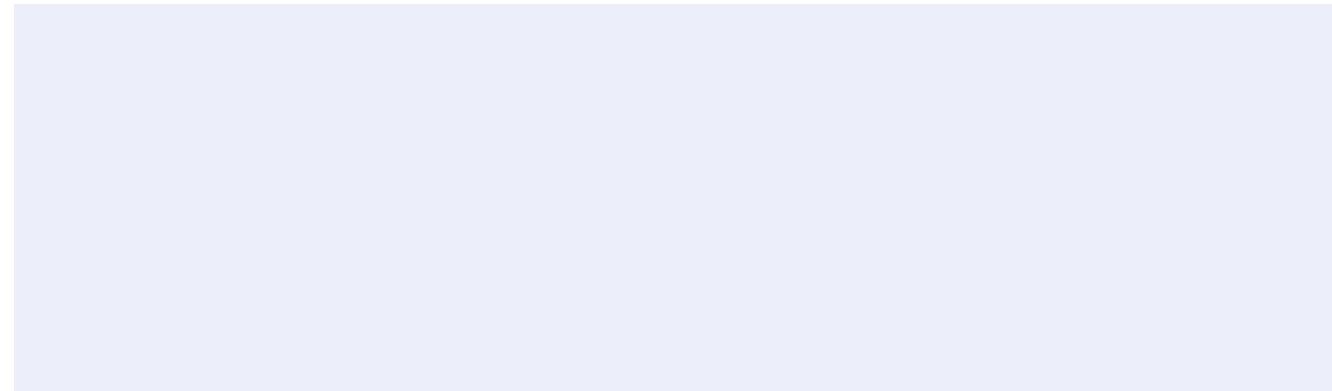
2163956

2163184



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



09/01/2016

Payday loan

Payday loan

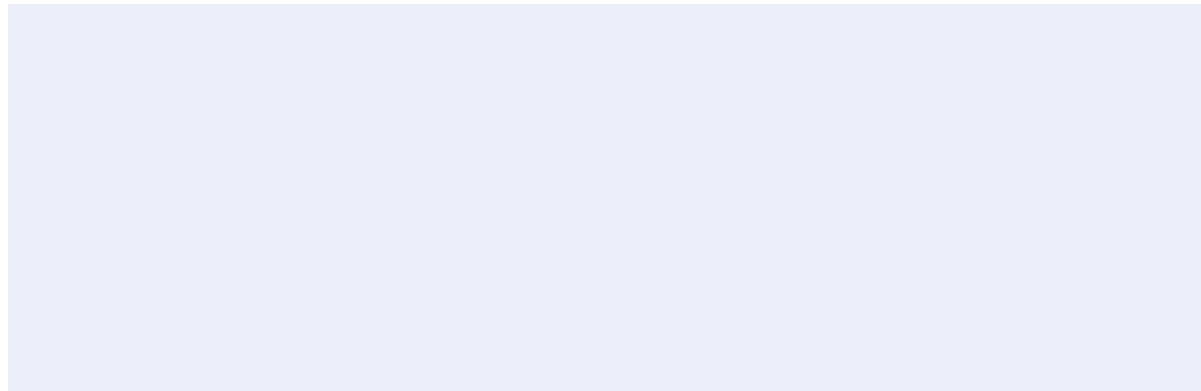
09/15/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

extension because I 'm left with no money and I have XXXX kids to feed ; they need to be fined or something because the state of Indiana came up with them implementing this extension for a reason and they are trying to play on a customers responsibility saying they ca n't keep up with the numbers of loans and they do n't know until the end of a transaction. This happened Friday and they have n't contacted me yet and they really do n't have a resolution contact ; the manager and the other employees are friends so nothing will get resolved at that level. They just gave first names did n't want to give last names or employee numbers so I know they were trying to be slick. Please help me.

I got a loan back in XXXX of 2016 and I was making payments but had a change in my finances and told them I cant make the required payment and they continue to call my job everyday when my manager told them they could not contact me here causing me to get in trouble.

I was recently contacted by a XXXX XXXX from telephone number XXXX. She told me she was with a location service. She then went on to accuse me of Internet fraud. The person in question then went on to say that I owed {\$1600.00} to the Eastern Management Group and she was collecting for them.

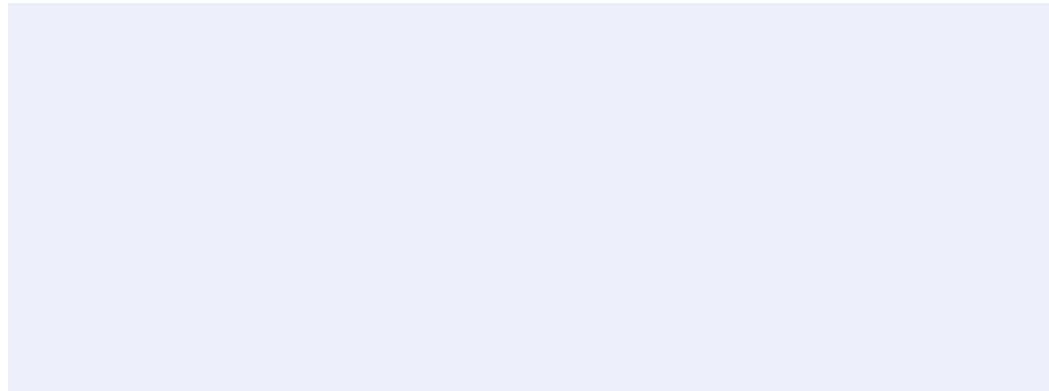
Prior to this phone call I received a call from my ex-husband my son and my current spouse who she had contacted stating she was trying to find me because I was being charged with internet fraud. This woman at badger in my son at his place of employment continuously asking him is this the kind of stuff she does. And then when I talk to her, she stated my son replied yes this is what she does. My son never stated that.

This woman continue to harass me stating that if I did not pay her the full amount today she would send out a process server and I would be arrested, she also threatened my XXXX license.

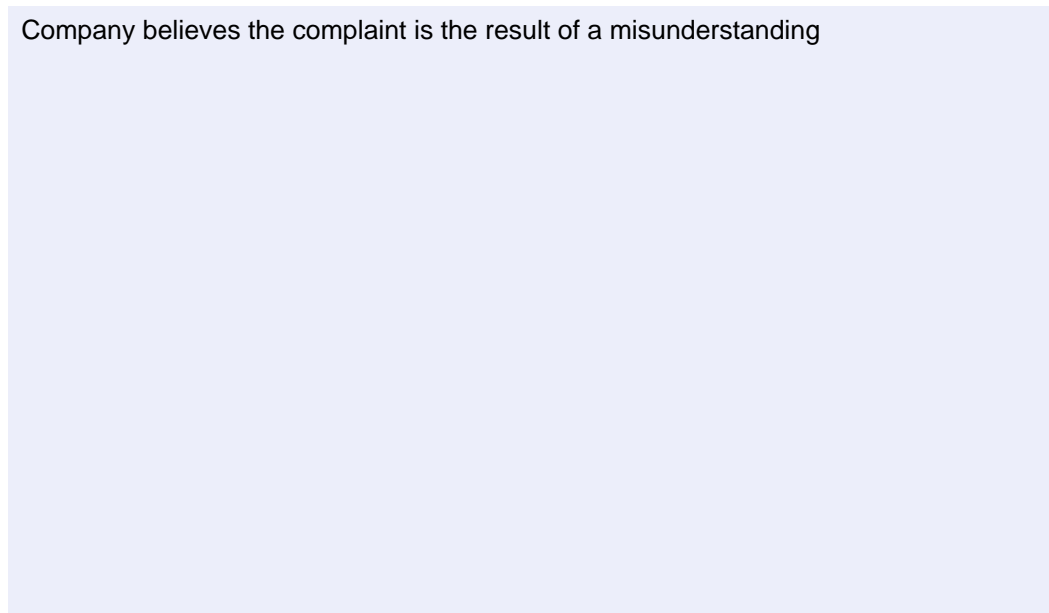
I requested documentation to verify that this loan was even mine and I also asked

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



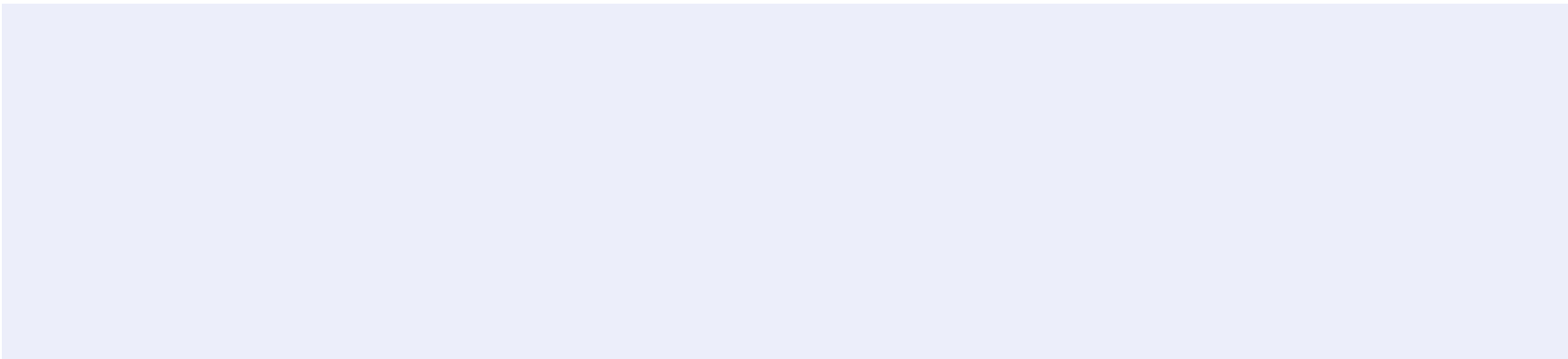
Company has responded to the consumer and the CFPB and chooses not to provide a public response



Company believes the complaint is the result of a misunderstanding

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Sun Loan Company	TX	787XX	Web
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Eastern Management Group LLC	IN	465XX	Web
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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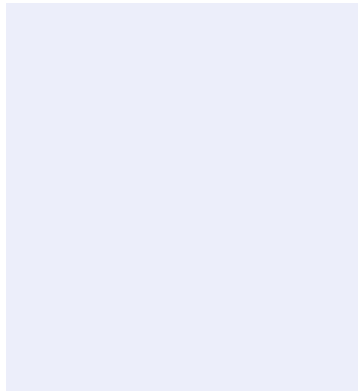
Consent provided	10/03/2016	Closed with explanation	Yes	No
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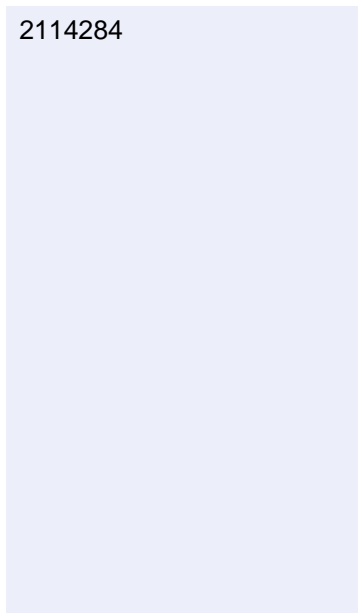
Consent provided	10/17/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



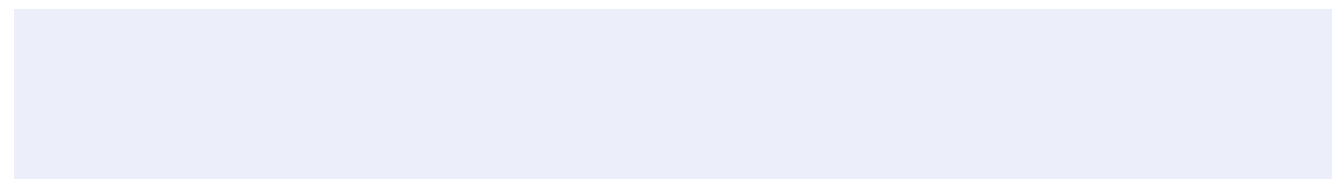
2090331



2114284

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



10/04/2016

Payday loan

Payday loan



10/04/2016

Payday loan

Payday loan

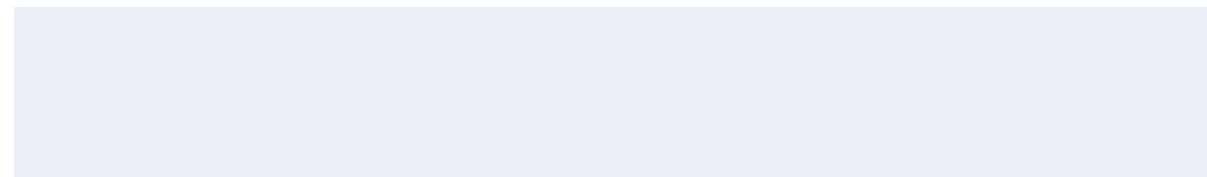
11/23/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

her to send me a disclosure about her being a debt collector I received neither one.

XXXX XXXX informed me that I did not get back with her with a payment she would then contact my employer and have my wages garnished.

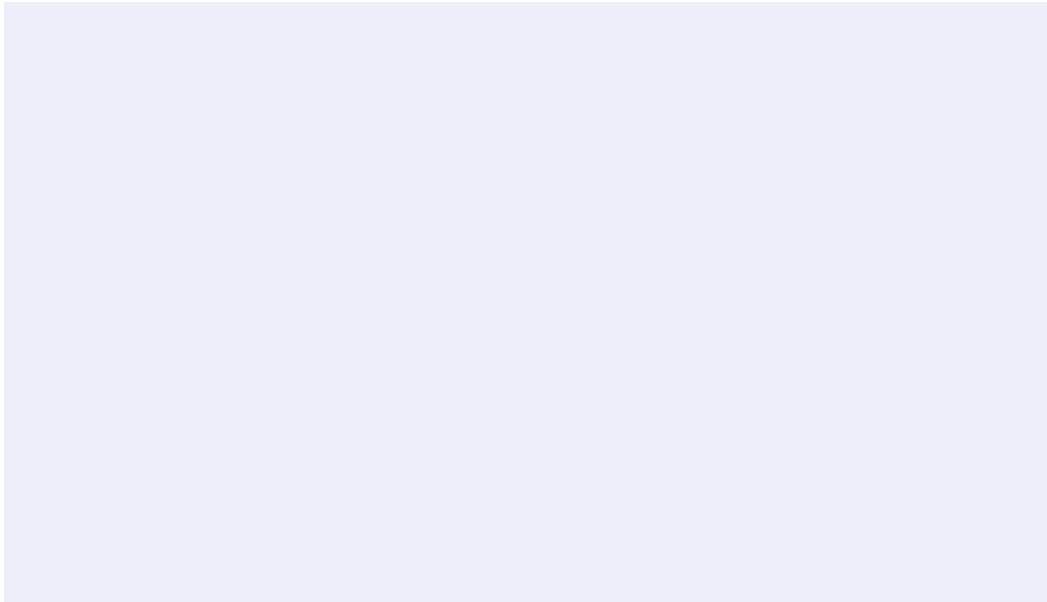
Speedy Cash charges 392.591 % and I will loose hundreds of dollars on this loan. They put all of the interest up front and when I make a payment. They mislead you when you try to talk to them and then they lie when they say they never receive my email communication. My partner has a loan as well and they did n't put all of the loan and interest up front.

I was recently contacted by a third party for the company, Ace Cash Express. They contacted my mother and husband and told them that I was going to be sued for a debt that was not paid in 2014. I asked the company to send that information in writing so that I could forward it to the debt relief company that is negotiating my debt. They told me that company policy would not allow them to do that and that I had to agree to an installment. I proceeded to tell them that I needed that information in writing because I am handling my debt through credit negotiators so that I can pay my debt off in a timely manner because my husband and I have separated and my funds are limited. They then proceeded to tell me that I had to pay what they told me but they could not send me anything in writing until I agreed to pay this predetermined amount and it would only be the installment agreement that was sent. The lady then got upset with me because I continued to ask for something in writing. She then said that she only works there and that they were going to sue me and see me in court because I would not agree to their terms.

I had applied for a payday loan and when I notified them of their interest rates I agreed to pay XXXX a month 5 months by money order. When I sent the first money order they said they never received it and I told them I would check on it but no pay anything else until XX/XX/XXXX. They are not licensed in my state and

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Speedy Cash Holdings	NM	880XX	Web	Older American
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ACE Cash Express Inc.	TX	751XX	Web	

BlueChip Financial	MI	491XX	Web	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	10/04/2016	Closed	Yes	No
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Consent provided	10/04/2016	Closed with explanation	Yes	No

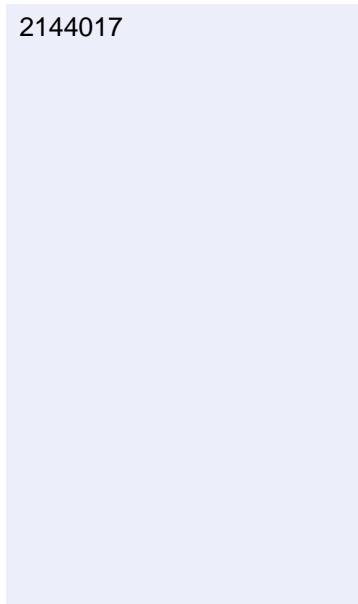
Consent provided	11/23/2016	Closed with explanation	Yes	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2145378



2144017

2221409

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/03/2016

Payday loan

Payday loan

10/14/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Applied for loan/did not receive money

Applied for loan/did not receive money

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

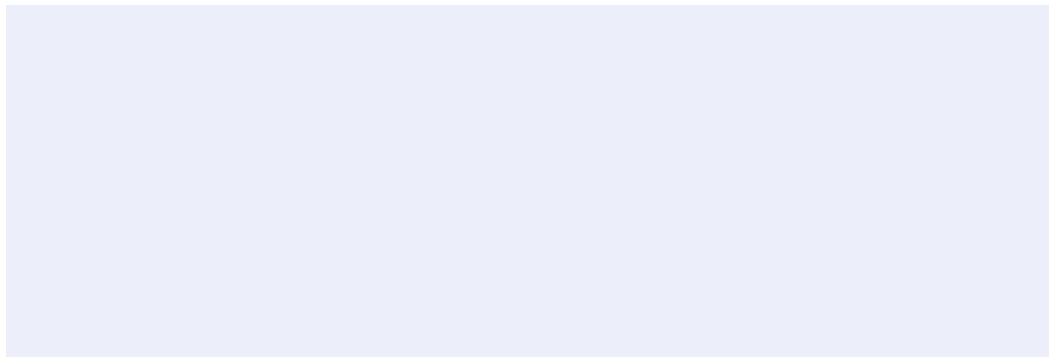
I did owe XXXX so I told them I would pay that monthly but I am enclosing an email with threats and I am assuming it is from Spotloan because the loan company they list I have not dealt with. When I tried to reply to this email it was blocked. I do not appreciate being threatened by a lender that I had agreed to pay and they tell me they did not receive my money. I am attaching the email for your review. I can not respond to the email attached nor can I discuss. Please not that Spotloan is the only loan that I had and I discussed this issue with individuals before I have no idea who this actually is but I do n't appreciate being threatened and I tried to work out the issue

Counterfeit checks were deposited into my checking account. I was told that I was approved for a loan and that they were going to deposit the money into my account, well money was deposited and I used the money to pay other bills, but soon found out that the checks that were deposited were counterfeit and I was charged for the money I spent plus fees for the returned checks. I am currently overdrawn by {\$1100.00} and my bank account is frozen while my bank investigates. The loan company was ACE cash Express. This company also has the nerve to leave me threatening voicemail messages that I need to start paying back my " loan ". I now have to open a new account and change all of my billing information.

I borrowed {\$700.00} on XXXX from a company called North Cash and I knew that it would be an expensive loan if I did n't pay it off early. The representative even stated that if I were to pay the loan off early I would save significantly on finance charges. The finance charges that I am being charged are {\$190.00} every two weeks. I called in early XXXX to get my pay off balance and was told at that point that the payoff amount would be over {\$800.00} (ca n't remember the exact amount). I was confused because at this point I had already paid over {\$900.00} towards the loan and I could n't understand why the balance was more that the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

MD

210XX

Web

GVA Holdings, LLC

FL

336XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/03/2016	Closed with explanation	Yes	No
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Consent provided	10/18/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

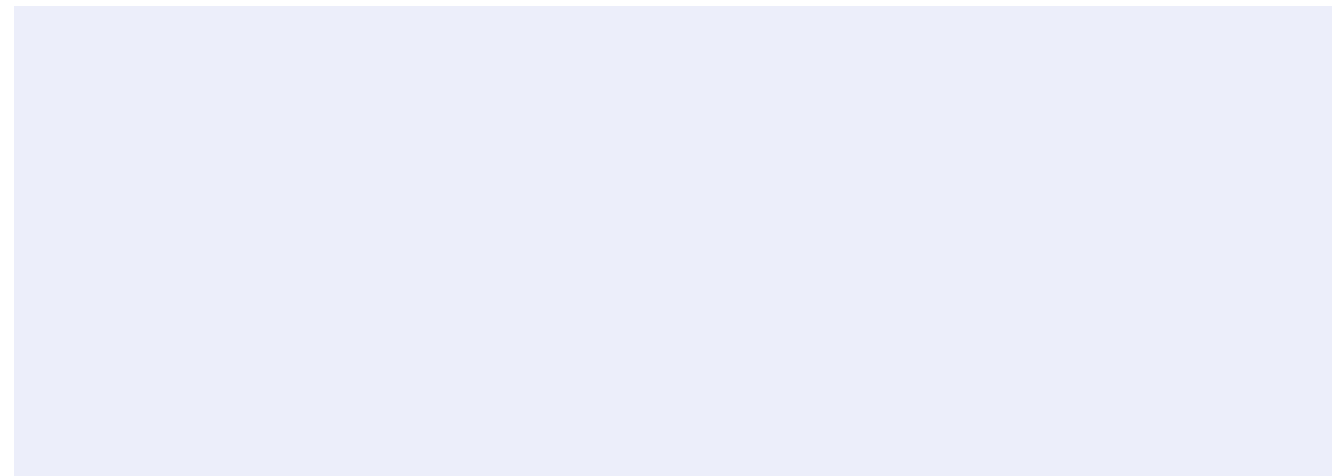
Based on Consumer Complaints

2141588

2160441

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



10/14/2016

Payday loan

Payday loan

10/28/2016

Payday loan

Payday loan

10/03/2016

Payday loan

Payday loan

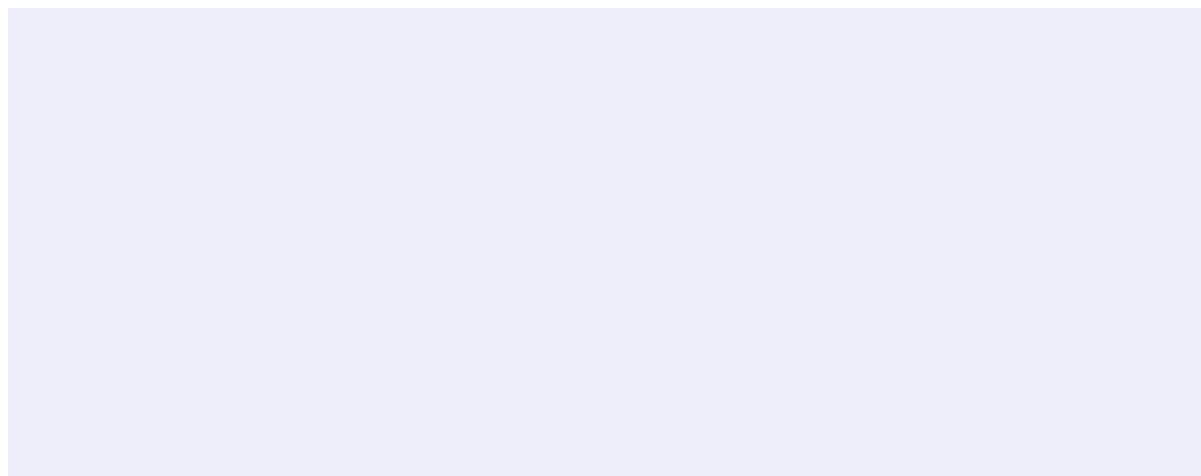
09/29/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

amount I borrowed. I had a family emergency that came up around that time so I was n't in a head space to follow up on that conversation. I have paid {\$190.00} every two weeks since XXXX and when I called to get the pay off balance on XXXX I was told that I would have to pay over {\$900.00} to pay the loan off. When I asked how that was possible the representative told me that I still would be responsible the remaining interest on the loan and I just do n't understand! When I crunch the numbers what she told me is incorrect about owing the remaining interest because the amount would be much more, but I also do n't understand how she came up with the amount that she gave to me. I 've worked very hard to get my credit back up to the mid XXXX 's so I do n't want to do anything that will cause a blemish, but it just seems like this is n't legal what North Cash is doing.

I took a loan for XXXX with this company called Big PIC loans. I knew the interest was high however, I did not know that I would be paying this much. I already paid them XXXX in XXXX biweekly payments. When I reviewed my future payments I have payments scheduled payments through XXXX 2017 for XXXX on an XXXX loan. I made a big mistake.

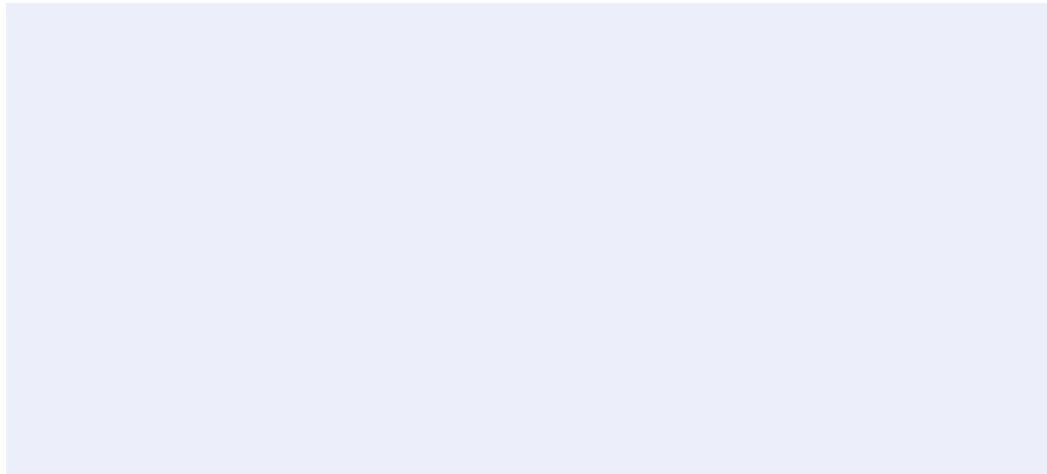
HARASSING PHONE CALLS ON MY CELL NUMBER, THREATEN TO SUE AND JAIL TIME IF DEBT IS NOT PAID, PERSON STATES THIS IS FOR A LOAN IN 2013, I FILED BANKRUPTCY IN 2013 AND ALL MY DEBT WAS LISTED, CALLING FROM PHONE NUMBER IN MINNESOTA. person kept YELLING AT MY REGARDING THIS DEBT she was RUDE AND WOULD not LISTEN, she TOLD ME I NEEDED TO PAY THIS DEBT BY XXXX TODAY OR ss NUMBER NAME WOULD BE LISTED WITH FBI FOR INVESTIGATION.

ACE Cash is saying I owe them money for a loan I do n't remember getting, and wo n't give me any paper work and date this happen. They are saying they will file a judgement with the court on XXXX XXXX. What should I do.

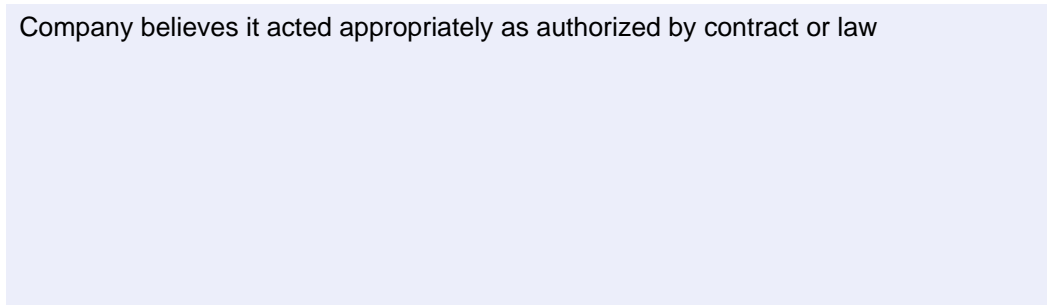
I was unaware that for a {\$800.00} loan I would be paying a total of {\$6800.00}.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

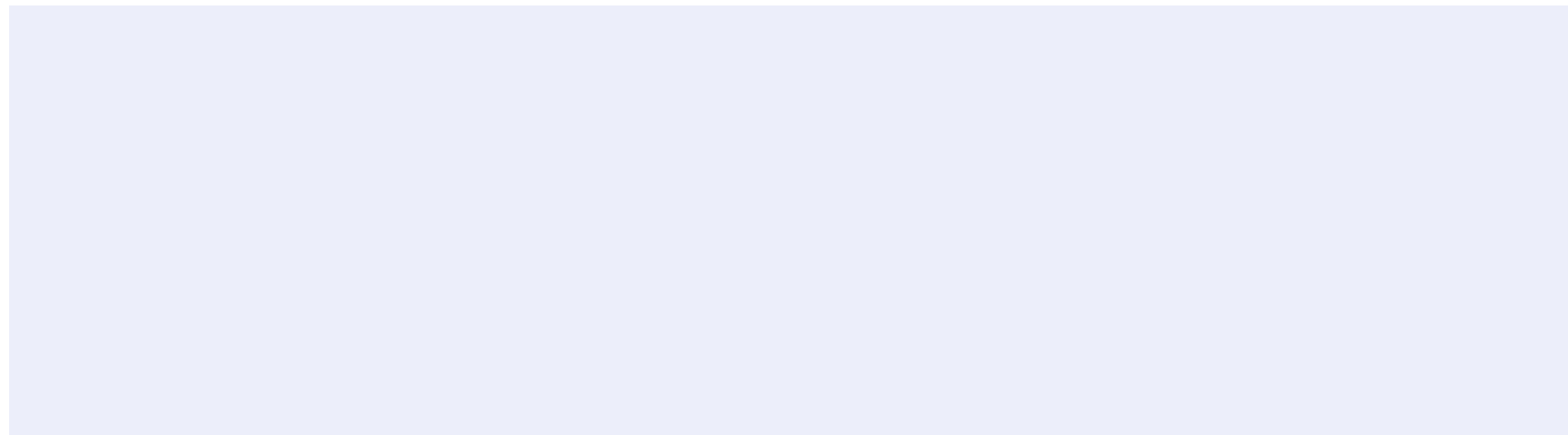


Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Big Picture Loans, LLC

FL

339XX

Web

Direct Recovery Services, LLC

MO

641XX

Web

ACE Cash Express Inc.

MD

209XX

Web

Older American

Big Picture Loans, LLC

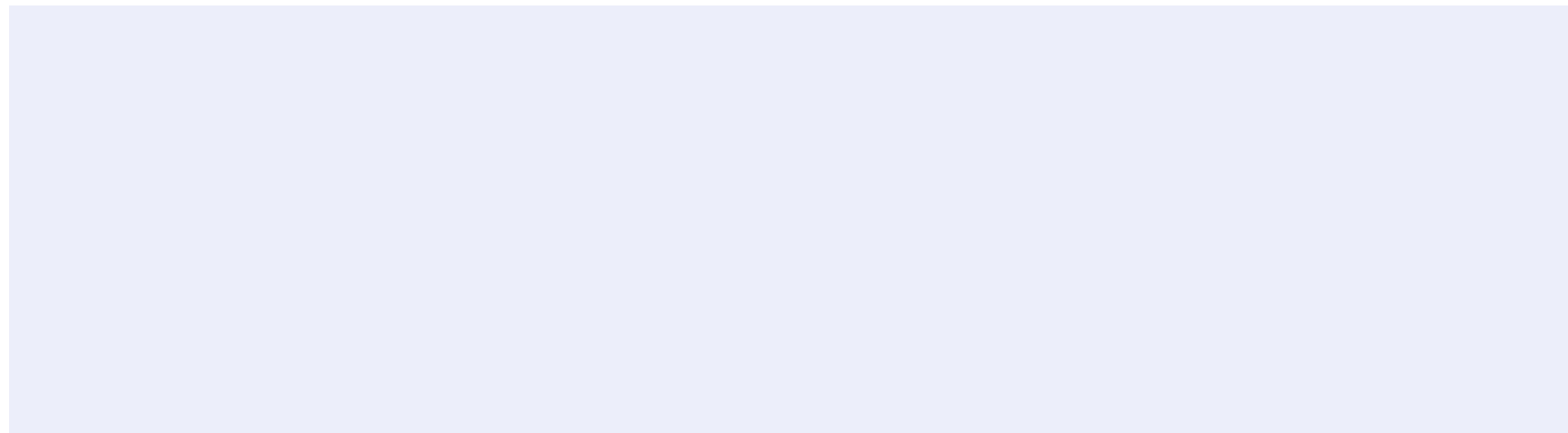
AZ

852XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Consent provided	10/18/2016	Closed with explanation	Yes
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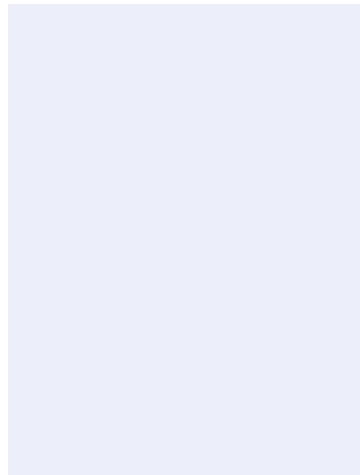
Consent provided	11/24/2016	Closed	Yes
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Consent provided	10/03/2016	Closed with explanation	Yes	No
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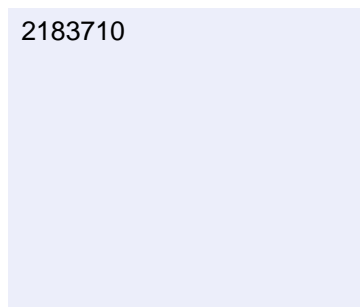
Consent provided	10/03/2016	Closed with explanation	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2161573



2183710

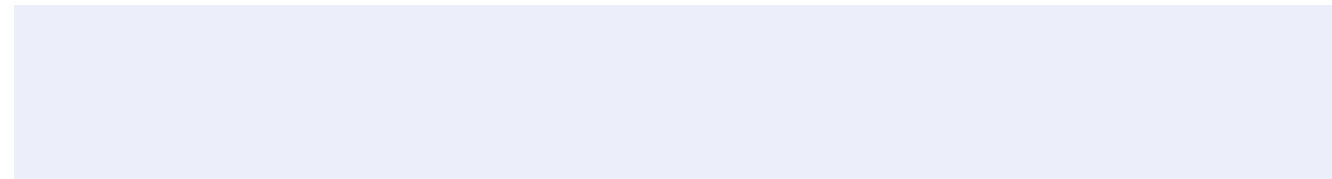


2144451

2139294

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



10/11/2016

Payday loan

Payday loan



11/28/2016

Payday loan

Payday loan

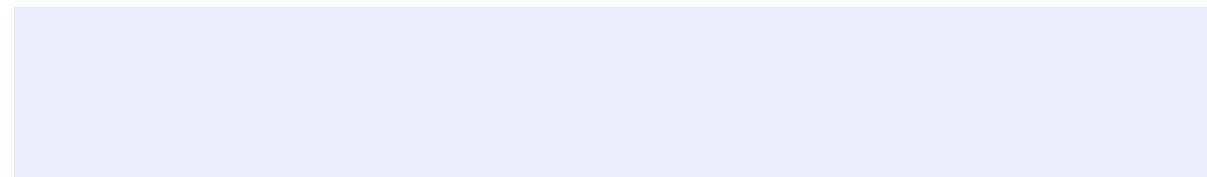
05/05/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Can't stop charges to bank account

Can't stop charges to bank account



Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

That breaks down to 887.8767 % a.p.r. I was not supplied with information at the time of the loan. I had to dig to uncover the facts. They stated that the finance fee was a one time charge, but it turns out to be an ongoing interest charge. It is impossible to reach their customer service department. Please help.

I took out payday loans when my husband was n't working (a 15 month period) so that we would not have to pay car payments, housing, or utilities late. Since then the interest has eaten us alive where we ca n't pay them off. We 've had to pay them off and renew multiple times and now I have found out they are n't even licensed in Oklahoma. They withdraw the funds from XXXX and I am having to close my account. I was told to file a complaint since they are n't licensed to do business in Oklahoma. Please advise. Thank you.

XXXX keep calling about a loan i supposedly had 1 year ago, due to the harassment and threats i made 1 payment of {\$77.00} then 2 further payments. they called the other day for more money but i was not able to pay the full amount, this resulted in me being told i would be taken to court and arrested. Also my amount owed would go from {\$1300.00} to {\$2800.00}.

I was told they would tell the court i refused to pay the payment amount when i actually offered to make a reduced payment because i was not in a position to pay the full amount.

I requested a copy of our " recorded " conversation and was told she would n't play these games with me and i would be seen in court.

Also i never received any paperwork with details of my loan or payment plan, i requested these several times and was told i would receive them.

I NEVER ONCE REFUSED TO PAY THE LOAN IN QUESTION

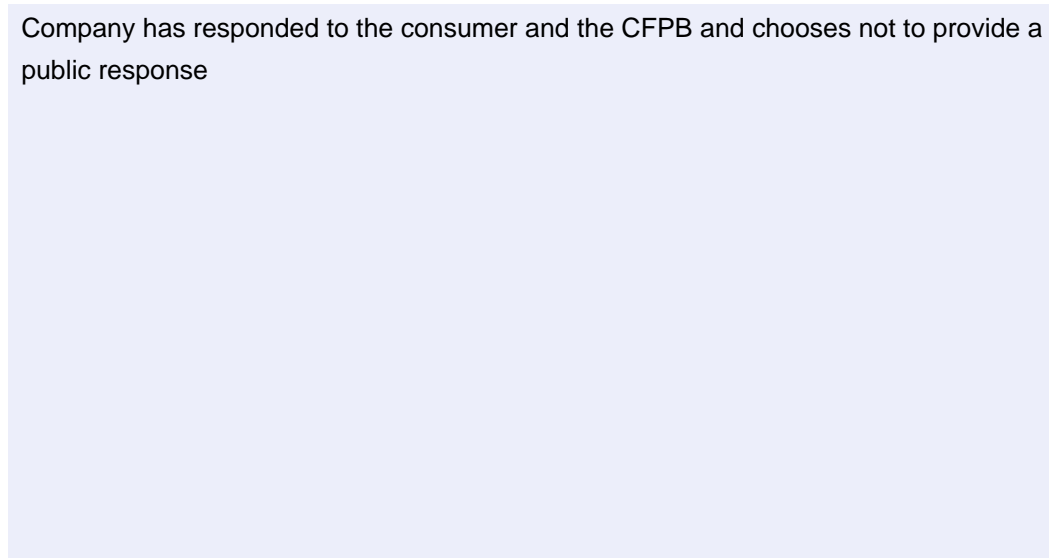
I took out a loan with Spotloan.com for {\$300.00} I thought that {\$50.00} was the payment each month and it turn out that they wanted {\$91.00} instead I was upset and I called them and I refuse to pay back {\$700.00}. They are now taking me to

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company has responded to the consumer and the CFPB and chooses not to provide a public response



Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Green Trust Cash, LLC	OK	731XX	Web	
Cottonwood Financial Ltd.	TX	773XX	Web	
BlueChip Financial	CA	931XX	Web	Older American

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

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Consent provided	10/11/2016	Closed with explanation	Yes	No
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Consent provided	11/28/2016	Closed with explanation	Yes	

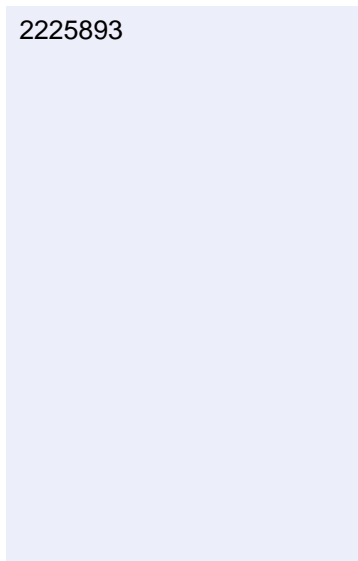
Consent provided	11/29/2016	Closed with explanation	Yes	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



2156155



2225893

1912463

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/11/2016	Payday loan	Payday loan
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11/27/2016	Payday loan	Payday loan
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10/19/2016	Payday loan	Payday loan
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11/18/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't stop charges to bank account

Can't stop charges to bank account

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

court and I told them I am willing to pay back the original {\$300.00} in payment and they want to take me to court.

I took out payday loans when my husband was n't working (a 15 month period) so that we would not have to pay car payments, housing, or utilities late. Since then the interest has eaten us alive where we ca n't pay them off. We 've had to pay them off and renew multiple times and now I have found out they are n't even licensed in Oklahoma. They withdraw the funds from XXXX and I am having to close my account. I was told to file a complaint since they are n't licensed to do business in Oklahoma. Please advise. Thank you.

I took out a XXXX \$ loan originaly with XXXX \$ monthly payments that are due on the XXXX of the month from XXXX XXXX to XX/XX/XXXX. Now i access my online acct for spotloan it has me with owing XXXX \$ and paying XXXX \$ a month starting XXXX thru XX/XX/XXXX? How did my loan go from XXXX \$ to XXXX \$ and have n't made a payment yet?

I have sent a copy of my old bank statement showing that i have paid this debit. And a picture ID to the collection agency XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX # XXXX XXXX XXXX XXXX # XXXX that was incharge of this debit. And to equifax where this item is still on my credit report. The date when it was issued is incorrect. This debit was issued to me on XXXX/XXXX/2016 realizing i do n't want it. It was sent back through on XXXX/XXXX/2016. After sending proof about this account what more can i do the have it corrected. Even the date i suppose to have received this loan the date is incorrect it does not corosponse with the date applied.

Spot Loan is saying that i applied for a loan back in 2014 and money was deposited in my XXXX account. I have n't not had a XXXX account nor did I apply for a loan. They have called several times but will not give out any information. A XXXX got real upset with me and told me " good luck. " XXXX

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

WLCC

OK

731XX

Web

BlueChip Financial

IN

463XX

Web

Speedy Cash Holdings

LA

707XX

Web

BlueChip Financial

TX

792XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/11/2016	Closed with monetary relief	Yes	No
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Consent provided	11/28/2016	Closed with explanation	Yes	
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Consent provided	10/19/2016	Closed with explanation	Yes	
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Consent provided	11/28/2016	Closed with explanation	Yes	
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2155421

2224150

2167720

2215450

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

04/13/2016

Payday loan

Payday loan

11/22/2016

Payday loan

Payday loan

08/21/2016

Payday loan

Payday loan

10/11/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Can't contact lender

Can't contact lender

Received a loan I didn't apply for

Received a loan I didn't apply for

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

I was trying to find a installment loan and that is what they said that they were when talking with them on phone not a payday loan. they said XXXX was the payment amount and that is what I thought was the monthly payment for 6 months. I agreed over the phone and then I questioned after they had taken XXXX from my checking account and that is when they send me their agreement that was for over a year and it showed I still owed almost the whole amount. I sent them an email which I will attach telling them to stop taking out of my account that the loan had been paid plus interest and if they did not send me notification that they closed my account I was revoking authority for them to take money from my account. I have not heard anything from them since last week and do n't know if they will still take money from my account on Friday the XXXX or not so I am filing a complaint. They are not licensed in Michigan and they say they do n't have to be which is not correct.

The lender, or the lender 's collection, keeps calling my sister 's phone number, despite my request for them to stop. My sister has noting at all to do with the loan. She was never listed on any of the documents or anything else to do with the loan.

In XX/XX/2016, I Re-Requested a Credit Bureau Membership and a Credit Report on (XX/XX/2016). I found a Promotional Inquiry dated (XX/XX/2016) for a PayDay Loan. I contacted the Lender (whom) Stated that, Either a Letter or Email was Submitted for an Online PayDay Loan. I was told that, they Could not. go as far Back enough to describe (how) the Application was Networked that is, by Email or US Mail and that, (how) the Promotional Inquiry was Acquired thatbis, from a Credit Service, Credit Management, Credit Corporation or a Collection.

I recently missed a lot of work over the past 4 months due to XXXX and other Medical issues.

At the time I missed I had no PTO (Paid Time Off) and could not get FMLA approved.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Company believes complaint caused principally by actions of third party outside the control or direction of the company

Company disputes the facts presented in the complaint

Company believes it acted appropriately as authorized by contract or law

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

BlueChip Financial

MI

491XX

Web

BlueChip Financial

TN

381XX

Web

Enova International, Inc.

NM

871XX

Web

Harpeth Financial Services, LLC

TN

370XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	11/29/2016	Closed with explanation	Yes
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Consent provided	11/28/2016	Closed with explanation	Yes
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Consent provided	11/28/2016	Closed with explanation	Yes
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Consent provided	10/11/2016	Closed	Yes	No
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

1878423

2218366

2074123



2155692

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/20/2016

Payday loan

Payday loan

09/21/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Can't contact lender

Can't contact lender

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

So I felt as if the only thing to do is take out XXXX payday loans with XXXX different Institutions.

Due to the fact that I am in a Chapter XXXX, with only 7 Months to go things could go really bad for me.

I could be evicted if my rent is not paid and at XXXX become homeless for I have no family or friends that can help me.

The first was Advanvced Financial for {\$1600.00}.

They charge % 279.50 APR. My payments are XXXX per paycheck (bi-weekly).

The second was with XXXX (XXXX XXXX XXXX) This place charges % 519.22 APR. There was also a finance charge of {\$860.00}.

The loan was for {\$1200.00} the payoff is {\$5000.00}.

They will be taking {\$250.00} out of every check (bi-weekly).

With my current rent, utilities, gas, groceries, Insurance ext

There is no way that I will be able to make the money to pay what they are asking.

I have a meeting tomorrow XXXX/XXXX/2016 at XXXX with my Chapter XXXX Attorneys.

If they can not help me I do not know what I will do.

If there is any way that you can help I would greatly appreciate it.

Thank You, XXXX XXXX

i have been contacted via email for over a year by a company who states i have an outstanding payday loan. this loan was included in a bankruptcy from 2013. however, they continue to send emails with numerous misspellings, different balance amounts and today 's email threatening an arrest warrant and threatening to contact my job.

I received a loan with big picture loans was never advised of he apr 832 % that I would be charge for a loan that I would be paying that increase amount over the

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

VA

226XX

Web

Big Picture Loans, LLC

AZ

853XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/20/2016	Closed with explanation	Yes
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Consent provided	10/20/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2172721

2125192

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

08/11/2016	Payday loan	Payday loan
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10/10/2016	Payday loan	Payday loan
------------	-------------	-------------

10/15/2016	Payday loan	Payday loan
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Charged fees or interest I didn't expect

Received a loan I didn't apply for

Received a loan I didn't apply for

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

borrow amount

I asked XXXX in XXXX XXXX KS. for a payday loan of {\$100.00} they sent me {\$400.00} then took out {\$300.00} and charged me {\$10.00} for taking it out. Then my bank got overcharges i had not the money to pay so i said i would take the other {\$300.00} and they put in {\$400.00}, and then {\$530.00} and now i am told i owe {\$900.00}. I sent an email stating i can not pay that. And now they want to offer me another loan to get out of this loan. I am so confused and i do not know what to do. It is to my savings account which i want to close but can not because i am being overdraft {\$26.00} that i do n't even have because they keep sending it through. What are my options please help me?

The instrest for the loan is 890 % I was not told this was going to be this much. I borrowed XXXX and the intrest is XXXX every two weeks. Nothing is going to the principil. I still owe XXXX to pay this off after making paymnets. I called and they said I was charged the lower intrest.

I have never applied for a loan, done business with, or even heard of Big Picture Loans.

I received a {\$200.00} credit to my bank account from Big Picture Loans on XXXX/XXXX/2016.

{\$200.00} was later debited from my bank account from Big Picture Loans with a note : " Name Mismatch " on XXXX/XXXX/2016.

Big Picture Loans then tried to debit an unknown amount from my account on XXXX/XXXX/2016 which resulted in a declined item and a non-sufficient funds fee from my bank of {\$34.00}.

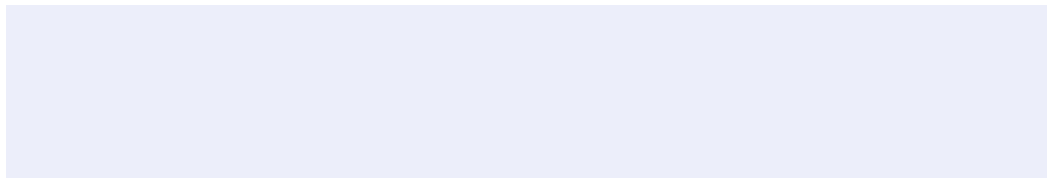
I believe fraud is involved on how Big Picture Loans was even able to acquire my bank account number, and am unsure if someone took out a loan with my identity.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints



Company believes it acted appropriately as authorized by contract or law



Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACQ Holdings, LLC.

MO

634XX

Web

Servicemember

Big Picture Loans, LLC

VA

224XX

Web

Big Picture Loans, LLC

TX

794XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/05/2016	Closed with explanation	Yes	No
Consent provided	10/20/2016	Closed with explanation	Yes	
Consent provided	10/20/2016	Closed with explanation	Yes	

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2059822

2153709

2162120

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

10/20/2016

Payday loan

Payday loan

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payment to acct not credited

Payment to acct not credited

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

bank account number, and am unsure if someone took out a loan with my identity.

This is my second report against Ace Cash XXXX. Ace has sent my information to multiple agencies and each agency harasses my family members, even after asking them to not do so. According to the new agency who is contacting me, I am being taken to collections for an unpaid debt that they say is outstanding from 2013, which they have stated that I have accrued interest on this debt and continue to do so daily. Since Ace Cash XXXX does all transactions via cash currency, there is no way for me to obtain any transactions of my own, only what would be offered to me through the collection agency or Ace themselves, which so far upon request I have not received. I have been asked to provide a credit or debit card as promissory to repay the debt, although I am not sure that the debt is valid. In 2013 I did use the service of Ace Cash as temporary relief, however, Ace Cash encourages borrowers to 'renew ' their loan until they reach the 3rd loan so that smaller payments may be made to repay the debt. By doing this, the borrower pays the original loan, plus the charges for that loan, and immediately takes a new loan. Again, at the time the new loan is to be paid, the borrower is encouraged to do the same, pay the loan amount and the charges for the loan, and immediately take another loan. At this point, you are really only extending a loan, but the lender is actually increasing the charges of this loan by forcing you to take a new loan. So on the 3rd loan, you are now paying the charges for all XXXX loans when in actuality you have really only received funds from the lender once. Instead of offering a longer term, the lender offered additional loans, implying that it would allow a more flexible payment option.

This brings me to my original complaint. Due to the number of transactions a borrower is met with, and all transactions being done in cash only, I am not confident that there is an outstanding debt. I believe my terms had been met in 2013, in addition to additional funds being paid through this questionable practice

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

ACE Cash Express Inc.

IN

461XX

Web

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Consent provided	10/20/2016	Closed with explanation	Yes
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Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

2171001

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

of Ace Cash. This business has given my information to multiple agencies, and I feel my personal information has been compromised. The agencies that now have my information harass my family members multiple times and put a strain on our relationships, even after they are asked not to contact them. They ask for credit card information, they state my social security number over the phone to people other than myself, and they are often rude to everyone they contact. They even suggested that I 'borrow ' money to pay this debt!

I do not believe there is any remaining debt, I am confident that the loan was resolved within the first XXXX transactions, and that their practice of suggesting additional loans is a false statement, when in fact you are only extending the loan, but they are adding charges by calling it a 'new ' loan. These lenders cause great financial strain for families, and they continue to do so by selling your information to other businesses similar to theirs, or what they consider 'debt collectors '.

People go to places that offer temporary relief to a situation, only to find out that they have greatly increased their financial difficulties. When a family believes they have finally overcome those difficulties, the lenders begin another cycle. As I stated, it was suggested that I 'borrow ' money to pay a debt that I do not believe to be valid. It was also suggested that 'I have no intentions of paying my debts ', and that 'no, I was not going to be allowed to speak '.

Ace Cash is causing hardship for my family, I wish I had never stepped foot into their location. The people they have given my personal information to have no regard for other people, and they threaten me with additional charges if I do not resolve the matter today.

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints

Payday Loan Complaints with Consumer Complaint Narratives

Based on Consumer Complaints